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## ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 257

TREASURY DEPARTMENT  
OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Mar. 22, 1956

Condition of National Banks in the United States on  
Dec. 31, 1954, Apr. 11, 1955, June 30, 1955, Oct. 5, 1955, and Dec. 31, 1955

[In thousands of dollars]

	Dec. 31, 1954 (4,796 banks)	Apr. 11, 1955 (4,759 banks)	June 30, 1955 (4,751 banks)	Oct. 5, 1955 (4,721 banks)	Dec. 31, 1955 (4,700 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	39,827,678	37,779,821	39,543,504	41,083,563	43,559,726
U. S. Government securities, direct obligations.....	39,500,738	36,459,789	34,778,270	34,106,314	33,686,583
Obligations guaranteed by U. S. Government.....	6,261	2,473	2,755	4,037	4,223
Obligations of States and political subdivisions.....	7,246,304	7,117,452	7,026,071	7,145,936	6,993,984
Other bonds, notes, and debentures.....	1,956,124	2,036,213	2,002,463	1,986,490	1,955,466
Corporate stocks, including stocks of Federal Reserve banks.....	222,831	204,406	211,795	212,872	217,074
<i>Total loans and securities</i> .....	<i>88,759,936</i>	<i>83,000,154</i>	<i>83,564,855</i>	<i>84,539,221</i>	<i>86,417,056</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	25,721,897	23,078,639	22,955,455	22,776,906	25,763,440
Bank premises owned, furniture and fixtures.....	904,037	896,278	908,286	928,273	962,111
Real estate owned other than bank premises.....	16,607	21,589	18,249	21,029	23,709
Investments and other assets indirectly representing bank premises or other real estate.....	56,009	59,112	67,183	72,955	78,839
Customers' liability on acceptances.....	291,881	193,998	145,901	144,791	125,671
Income accrued but not yet collected.....	227,699	237,969	232,001	227,085	225,712
Other assets.....	172,503	165,496	167,414	172,235	153,749
<b>Total assets</b> .....	<b>116,150,569</b>	<b>108,253,235</b>	<b>108,059,347</b>	<b>108,882,495</b>	<b>113,750,287</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	59,005,232	54,336,811	53,711,457	54,590,107	58,192,878
Time deposits of individuals, partnerships, and corporations.....	24,676,853	24,627,252	24,963,347	25,077,012	25,151,538
Deposits of U. S. Government and postal savings.....	2,537,034	2,984,669	3,155,520	2,366,476	2,364,385
Deposits of States and political subdivisions.....	7,174,667	6,825,739	7,287,142	6,699,178	7,341,424
Deposits of banks.....	10,717,647	8,501,034	8,316,961	8,661,764	9,320,515
Other deposits (certified and cashiers' checks, etc.).....	1,734,380	1,386,525	1,498,499	1,395,499	1,847,249
<i>Total deposits</i> .....	<i>106,145,813</i>	<i>98,662,030</i>	<i>98,932,926</i>	<i>98,790,036</i>	<i>104,217,989</i>
<i>Demand deposits</i> .....	<i>79,016,805</i>	<i>71,814,325</i>	<i>71,697,623</i>	<i>71,483,201</i>	<i>76,894,569</i>
<i>Time deposits</i> .....	<i>27,129,508</i>	<i>26,847,705</i>	<i>27,255,303</i>	<i>27,306,835</i>	<i>27,525,429</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	11,098	489,086	71,600	702,719	107,796
Mortgages or other liens on bank premises and other real estate.....	563	464	494	721	1,015
Acceptances outstanding.....	305,950	198,423	150,628	151,653	130,657
Income collected but not yet earned.....	323,979	345,789	373,487	409,889	424,991
Expenses accrued and unpaid.....	571,189	461,849	327,572	460,649	439,535
Other liabilities.....	687,735	449,292	468,653	458,962	480,375
<b>Total liabilities</b> .....	<b>108,046,327</b>	<b>100,606,933</b>	<b>100,325,360</b>	<b>100,974,629</b>	<b>105,814,358</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	2,485,844	2,393,027	2,423,396	2,440,497	2,472,624
Surplus.....	3,950,552	3,643,227	3,698,464	3,709,659	3,828,335
Undivided profits.....	1,377,282	1,341,456	1,347,797	1,489,989	1,368,808
Reserves and retirement account for preferred stock.....	290,564	268,592	264,330	257,721	266,162
<i>Total capital accounts</i> .....	<i>8,104,242</i>	<i>7,646,302</i>	<i>7,733,987</i>	<i>7,907,866</i>	<i>7,935,929</i>
<b>Total liabilities and capital accounts</b> .....	<b>116,150,569</b>	<b>108,253,235</b>	<b>108,059,347</b>	<b>108,882,495</b>	<b>113,750,287</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	4,181	3,756	3,696	3,926	3,916
Class B preferred stock.....	208	200	250	250	250
Common stock.....	2,481,455	2,389,071	2,419,450	2,436,321	2,468,458
<b>Total</b> .....	<b>2,485,844</b>	<b>2,393,027</b>	<b>2,423,396</b>	<b>2,440,497</b>	<b>2,472,624</b>
Retractable value of preferred capital stock:					
Class A preferred stock.....	6,631	4,723	4,622	4,181	4,161
Class B preferred stock.....	233	225	275	275	275
<b>Total</b> .....	<b>6,864</b>	<b>4,948</b>	<b>4,897</b>	<b>4,456</b>	<b>4,436</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	14,090,744	14,615,738	14,107,201	13,908,213	13,914,353

RAY M. GIDNEY,  
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, Dec. 31, 1954, Apr. 11, 1955, June 30, 1955, Oct. 5, 1955  
and Dec. 31, 1955**

[In thousands of dollars]

	Dec. 31, 1954 (4,796 banks)	Apr. 11, 1955 (4,759 banks)	June 30, 1955 (4,751 banks)	Oct. 5, 1955 (4,721 banks)	Dec. 31, 1955 (4,700 banks)
<b>Loans and discounts (including rediscosnts and overdrafts):</b>					
Commercial and industrial loans, including open-market paper	16,447,067	14,963,564	15,799,919	16,697,696	18,313,006
Loans to farmers directly guaranteed by the Commodity Credit Corporation	1,342,432	851,091	571,351	261,727	513,251
Other loans to farmers	1,385,408	1,477,910	1,633,827	1,658,751	1,591,326
Loans to brokers and dealers in securities	1,355,911	824,688	890,096	976,882	1,144,568
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	747,376	645,664	687,564	671,189	696,034
Real-estate loans:					
Secured by farm land	441,564	467,591	484,490	492,616	505,556
Secured by residential properties:					
Insured by Federal Housing Administration	2,452,942	2,528,424	2,614,157	2,674,546	2,787,600
Insured or guaranteed by Veterans' Administration	2,124,954	2,136,361	2,206,808	2,213,081	2,242,344
Not insured or guaranteed by FHA or VA	3,084,779	3,175,638	3,286,743	3,395,630	3,500,078
Secured by other properties	1,702,015	1,755,232	1,842,736	1,894,347	1,986,245
Other loans to individuals:					
Retail automobile installment paper	2,418,435	2,560,671	2,827,436	3,083,387	3,216,420
Other retail installment paper	1,151,884	1,119,036	1,164,963	1,187,879	1,198,692
Repair and modernization installment loans	1,036,493	967,702	986,515	1,001,537	1,022,065
Installment cash loans	1,174,339	1,210,488	1,286,343	1,291,111	1,253,955
Single-payment loans	2,476,696	2,517,830	2,668,845	2,761,716	2,718,439
Loans to banks	112,499	213,351	173,617	346,741	204,558
All other loans	971,147	918,570	984,372	1,036,739	1,302,418
Overdrafts	23,589	23,633	26,770	36,660	35,542
Total gross loans	40,449,530	38,357,444	40,136,552	41,682,235	44,232,097
Less valuation reserves	621,852	577,623	593,048	598,672	672,371
Net loans	39,827,678	37,779,821	39,543,504	41,083,563	43,559,726
<b>U. S. Government obligations, direct and guaranteed:</b>					
Direct obligations:					
Treasury bills	2,906,074	2,091,328	1,607,319	1,718,592	2,014,500
Treasury certificates of indebtedness	2,993,011	2,067,083	834,190	683,665	1,265,491
Treasury notes	8,102,255	8,553,948	8,943,479	8,558,201	7,526,926
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds)	1,341,062	1,299,203	1,305,624	1,292,600	1,285,164
Other bonds maturing in 5 years or less	6,919,332	5,677,807	5,418,565	5,334,396	6,889,642
Other bonds maturing in 5 to 10 years	13,879,778	13,225,700	13,232,610	13,188,451	11,951,479
Other bonds maturing in 10 to 20 years	3,330,953	3,327,873	3,259,482	3,132,104	2,591,725
Bonds maturing after 20 years	28,273	216,847	177,001	198,305	161,656
Total	39,500,738	36,459,789	34,778,270	34,106,314	33,686,583
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	6,261	2,473	2,755	4,037	4,223
Total U. S. Government obligations, direct and guaranteed	39,506,999	36,462,262	34,781,025	34,110,351	33,690,806

**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1954, Apr. 11, 1955, June 30, 1955, Oct. 5, 1955 and Dec. 31, 1955**

[In thousands of dollars]

	Dec. 31, 1954 (4,796 banks)	Apr. 11, 1955 (4,759 banks)	June 30, 1955 (4,751 banks)	Oct. 5, 1955 (4,721 banks)	Dec. 31, 1955 (4,700 banks)
<b>Demand deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	59,005,232	54,336,811	53,711,457	54,590,107	58,192,878
Deposits of U. S. Government-----	2,536,625	2,717,620	2,878,708	2,096,765	2,094,129
Deposits of States and political subdivisions-----	5,816,181	5,427,591	5,840,977	5,333,097	5,946,918
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)-----	9,098,964	7,429,008	7,214,217	7,518,490	8,245,156
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	824,923	516,770	553,765	549,243	568,239
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)-----	1,734,380	1,386,525	1,498,499	1,395,499	1,847,249
Total demand deposits-----	79,016,305	71,814,325	71,697,623	71,483,201	76,894,569
<b>Time deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	24,676,853	24,627,252	24,963,347	25,077,012	25,151,538
Deposits of U. S. Government-----	287,340	253,981	263,702	256,608	257,170
Postal savings deposits-----	13,069	13,068	13,110	13,103	13,086
Deposits of States and political subdivisions-----	1,358,486	1,398,148	1,446,165	1,366,081	1,394,506
Deposits of banks in the United States (including private banks and American branches of foreign banks)-----	48,419	36,491	33,779	22,991	24,959
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	745,341	518,765	515,200	571,040	482,161
Total time deposits-----	27,129,508	26,847,705	27,235,303	27,306,835	27,323,420
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>					
Cash items in process of collection, including exchanges for clearing house Demand balances with banks in the United States (except reciprocal bal- ances and all balances with private banks and American branches of foreign banks)-----	6,119,724	5,038,274	5,418,004	5,152,122	7,224,912
Other balances with banks in the United States (including private banks and American branches of foreign banks)-----	5,800,702	5,094,561	5,104,121	4,840,756	5,750,609
Balances with banks in foreign countries (including balances with foreign branches of other American banks)-----	21,626	20,108	19,412	19,982	19,817
Currency and coin-----	50,673	38,419	45,869	38,586	42,368
Reserve with Federal Reserve banks <sup>1</sup> -----	1,279,171	1,423,283	1,380,655	1,358,591	1,388,250
Total-----	25,721,897	23,078,639	22,955,455	22,776,906	25,763,440

<sup>1</sup> Includes reserve with approved national banking associations for nonmember national banks in possessions.

## Condition of National Banks, by Classes, Dec. 31, 1955

[In thousands of dollars]

	Central Reserve city banks (12 banks)	Other Reserve city banks (190 banks)	Country banks (member banks) (4,490 banks) <sup>1</sup>	Nonmember banks (8 banks)	Total (4,700 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	5,611,906	20,854,520	16,961,765	131,535	43,559,726
U. S. Government obligations, direct and guaranteed.....	3,457,563	13,860,994	16,260,581	111,668	33,690,806
Obligations of States and political subdivisions.....	861,974	2,869,707	3,246,711	15,592	6,993,981
Other bonds, notes, and debentures.....	290,308	819,548	838,989	6,621	1,955,466
Corporate stocks, including stocks of Federal Reserve banks.....	36,669	103,423	76,982		217,074
<i>Total loans and securities.....</i>	<i>10,258,420</i>	<i>38,508,192</i>	<i>37,585,028</i>	<i>265,416</i>	<i>86,417,056</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	3,309,135	12,694,442	9,693,053	66,810	25,763,440
Bank premises owned, furniture and fixtures.....	40,068	432,537	485,167	4,330	962,111
Real estate owned, other than bank premises.....		6,701	16,916	92	23,709
Investments and other assets indirectly representing bank premises or other real estate.....	150	61,477	16,909	303	78,839
Customers' liability on acceptances.....	42,941	80,163	2,547	20	125,671
Income accrued but not yet collected.....	36,545	130,739	57,732	696	225,712
Other assets.....	52,355	59,251	41,856	287	153,749
<b>Total assets.....</b>	<b>13,739,614</b>	<b>51,973,502</b>	<b>47,699,208</b>	<b>337,963</b>	<b>113,750,287</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	7,585,924	25,927,501	24,551,799	127,654	58,192,878
Time deposits of individuals, partnerships, and corporations.....	1,527,680	10,859,880	12,654,743	109,235	25,151,538
Deposits of U. S. Government and postal savings.....	358,221	1,057,218	904,688	44,258	2,364,385
Deposits of States and political subdivisions.....	320,720	3,158,186	3,835,209	27,309	7,341,424
Deposits of banks.....	2,203,630	5,873,578	1,239,297	4,010	9,320,515
Other deposits (certified and cashier's checks, etc.).....	307,442	827,309	709,919	2,579	1,847,249
<b>Total deposits.....</b>	<b>12,303,617</b>	<b>47,703,672</b>	<b>43,895,655</b>	<b>315,045</b>	<b>104,217,989</b>
<i>Demand deposits.....</i>	<i>10,452,930</i>	<i>35,793,855</i>	<i>30,465,941</i>	<i>181,843</i>	<i>76,894,569</i>
<i>Time deposits.....</i>	<i>1,850,687</i>	<i>11,909,817</i>	<i>13,429,714</i>	<i>133,202</i>	<i>27,329,420</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		61,530	46,266		107,796
Mortgages on other liens on bank premises and other real estate.....		235	780		1,015
Acceptances outstanding.....	47,199	86,724	2,714	20	136,657
Income collected but not yet earned.....	30,151	210,259	183,963	618	424,991
Expenses accrued and unpaid.....	66,231	244,177	128,086	1,041	439,535
Other liabilities.....	183,422	260,317	42,274	362	486,375
<b>Total liabilities.....</b>	<b>12,630,620</b>	<b>48,566,914</b>	<b>44,299,738</b>	<b>317,086</b>	<b>105,814,358</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	401,055	1,045,468	1,020,226	5,875	2,472,624
Surplus.....	564,455	1,720,903	1,533,642	9,335	3,828,335
Undivided profits.....	106,873	571,731	687,127	3,077	1,368,808
Reserves and retirement account for preferred stock.....	36,611	68,436	158,475	2,590	266,162
<b>Total capital accounts.....</b>	<b>1,108,994</b>	<b>3,406,588</b>	<b>3,399,470</b>	<b>20,877</b>	<b>7,935,929</b>
<b>Total liabilities and capital accounts.....</b>	<b>13,739,614</b>	<b>51,973,502</b>	<b>47,699,208</b>	<b>337,963</b>	<b>113,750,287</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	1,500		2,416		3,916
Class B preferred stock.....			250		250
Common stock.....	399,555	1,045,468	1,017,560	5,875	2,468,458
<b>Total</b> .....	<b>401,055</b>	<b>1,045,468</b>	<b>1,020,226</b>	<b>5,875</b>	<b>2,472,624</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500		2,661		4,161
Class B preferred stock.....			275		275
<b>Total</b> .....	<b>1,500</b>		<b>2,936</b>		<b>4,436</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,203,422	6,782,575	5,834,714	93,642	13,914,353

<sup>1</sup> Includes 1 member bank in Alaska.

**Condition of National Banks, by States, Dec. 31, 1955**

**ASSETS**

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	31	122,194	96,526	11,796	9,694	636	60,409	3,632	212	312	359	270	305,040	
New Hampshire.....	51	109,462	74,121	15,015	3,913	512	64,866	2,615	101	66	8	155	270,894	
Vermont.....	34	71,319	51,265	9,049	3,719	341	31,163	1,844	106	123	184	93	169,206	
Massachusetts.....	110	1,611,160	934,528	146,205	51,086	9,700	872,996	32,132	279	235	14,661	7,266	5,311	3,685,609
Rhode Island.....	5	254,665	133,554	43,268	2,240	1,237	78,973	7,544	46	713	1,121	457	528,821	
Connecticut.....	39	432,336	347,930	104,624	16,186	1,942	276,740	11,811	592	109	1,366	1,049	1,194,698	
Total New England States.....	270	2,601,136	1,642,924	329,987	86,838	14,398	1,385,147	59,578	1,336	886	15,396	10,307	7,335	6,155,298
New York.....	304	4,552,558	2,533,149	837,671	225,864	30,388	2,173,500	71,256	1,036	2,816	39,839	25,683	53,033	10,551,883
New Jersey.....	188	1,252,961	1,127,653	323,707	70,391	5,409	610,469	37,955	620	336	88	7,082	2,414	3,439,055
Pennsylvania.....	522	3,122,896	2,312,645	592,239	222,483	22,063	1,597,250	79,218	1,756	8,953	1,495	11,790	8,865	8,011,703
Delaware.....	9	13,703	12,819	2,503	759	101	5,803	558	83	243	51	1,636	1,608	3,280
Maryland.....	57	333,394	349,835	64,922	13,190	1,707	237,258	8,501	83	1,234	51	1,636	1,012,488	
District of Columbia.....	8	347,098	305,002	27,236	20,605	1,530	221,690	13,059	178	1,234	827	691	937,916	
Total Eastern States.....	1,088	9,622,610	6,676,103	1,848,328	553,242	61,198	4,845,970	210,547	3,733	12,348	41,473	47,019	66,734	23,980,355
Virginia.....	132	644,665	499,573	88,259	31,053	2,884	362,723	18,133	621	703	148	1,666	1,797	1,652,217
West Virginia.....	75	203,817	255,645	28,017	7,637	1,287	150,442	6,332	190	-----	307	962	654,636	
North Carolina.....	46	267,004	202,804	38,117	14,463	1,211	172,738	7,838	285	-----	153	952	537	703,102
South Carolina.....	26	195,025	184,800	25,812	12,053	850	147,028	4,899	237	-----	609	801	572,121	
Georgia.....	51	585,768	297,026	82,093	16,893	2,010	336,987	18,795	184	-----	1,857	928	1,392,601	
Florida.....	82	732,219	748,293	150,138	23,171	3,481	663,156	27,117	863	2,414	100	4,614	2,420	2,358,022
Alabama.....	69	467,976	363,916	120,111	23,813	2,148	344,153	11,134	557	1,234	241	2,430	1,507	1,339,220
Mississippi.....	27	92,441	87,476	34,669	2,718	555	78,073	3,017	102	500	39	171	29,761	
Louisiana.....	41	582,697	647,410	110,436	17,086	2,603	516,259	15,001	827	550	2,975	4,773	1,513	1,902,130
Texas.....	446	3,375,443	1,941,320	350,929	95,621	14,358	2,687,593	115,568	4,359	4,825	23,706	10,135	16,332	8,640,199
Arkansas.....	54	200,997	162,484	58,295	7,557	912	158,776	5,032	44	30	519	461	595	220
Kentucky.....	89	278,048	290,149	39,828	12,738	1,530	228,249	6,634	134	193	1,154	402	859,059	
Tennessee.....	77	798,211	516,643	112,466	18,627	3,402	576,479	20,310	389	-----	2,013	2,691	841	2,052,102
Total Southern States.....	1,215	8,424,311	6,197,530	1,239,180	283,436	37,361	6,472,608	259,840	8,792	10,450	20,336	31,803	28,691	23,023,413
Ohio.....	230	1,835,503	1,795,841	286,701	63,823	8,585	1,123,287	46,052	103	2,576	985	8,166	3,453	5,175,081
Indiana.....	123	819,452	1,032,590	129,833	36,744	3,515	628,593	23,009	223	22	82	4,072	2,310	2,680,445
Illinois.....	391	4,121,051	4,167,835	675,189	247,163	19,885	2,701,566	38,820	710	1,628	3,538	24,658	7,831	12,000,877
Michigan.....	76	1,484,210	1,579,192	245,986	29,388	7,781	936,922	31,336	419	4,781	7	9,143	4,016	4,333,231
Wisconsin.....	95	638,281	648,875	93,379	64,261	2,861	369,474	13,215	200	-----	51	3,558	1,940	1,386,095
Minnesota.....	178	1,047,080	704,005	165,127	50,105	4,314	609,915	14,154	675	3,715	1,359	6,303	1,417	2,608,205
Iowa.....	95	316,232	293,922	78,203	13,404	1,299	225,699	5,594	243	1,107	39	1,310	408	940,519
Missouri.....	76	870,777	637,172	101,536	30,978	4,411	661,688	16,546	979	766	710	3,807	1,659	2,334,029
Total Middle Western States.....	1,264	11,132,586	10,859,432	1,778,951	535,866	52,651	7,200,144	188,726	3,558	14,595	6,771	61,082	23,117	31,917,482
North Dakota.....	38	111,833	107,555	7,675	402	50,551	2,938	241	-----	931	95	296,880		
South Dakota.....	34	128,613	114,621	14,493	7,20	437	59,345	2,583	171	-----	1,103	311	328,963	
Nebraska.....	123	403,416	356,515	87,545	18,614	1,681	288,117	7,362	363	-----	2,083	530	1,166,223	
Kansas.....	170	373,010	394,505	98,338	25,840	1,711	306,964	6,696	79	191	1,387	625	1,209,346	
Montana.....	40	128,331	130,650	17,637	10,027	432	79,321	4,499	171	-----	906	91	372,125	
Wyoming.....	25	76,885	99,946	10,804	3,713	337	64,579	1,585	390	-----	312	273	238,821	
Colorado.....	77	446,856	397,979	40,126	14,885	1,863	306,143	5,123	230	120	2,198	932	1,216,175	
New Mexico.....	25	135,440	131,290	11,720	1,359	427	116,616	3,921	226	88	323	182	401,598	
Oklahoma.....	198	662,970	544,115	135,551	31,303	3,011	606,637	15,456	734	2,833	979	2,155	779	2,012,583
Total Western States.....	730	2,467,354	2,277,176	430,870	123,758	10,301	1,878,273	50,163	2,605	3,232	979	11,173	3,838	7,2,3,022
Washington.....	30	1,004,000	541,770	170,555	37,729	3,286	513,351	25,418	723	475	242	4,308	2,671	2,304,114
Oregon.....	13	745,013	560,870	157,136	17,175	2,673	299,158	19,259	313	-----	94	6,490	2,310	1,810,541
California.....	57	6,736,441	4,321,875	948,776	284,519	32,761	2,741,853	125,683	2,050	28,212	31,150	48,858	16,743	15,318,954
Idaho.....	11	184,390	162,713	15,874	2,774	616	72,435	5,020	55	23	147	214	411,270	
Utah.....	7	137,505	122,338	15,200	3,031	421	86,132	1,008	8	4,000	220	162	370,025	
Nevada.....	3	85,538	87,494	9,308	6,351	326	35,078	3,321	22	781	270	220	225,405	
Arizona.....	3	284,788	127,222	31,204	11,013	1,071	105,440	9,101	309	4,315	220	2,435	1,312	581,550
Total Pacific States.....	124	9,177,675	5,921,282	1,351,053	362,655	41,157	3,853,447	188,822	3,570	37,025	31,695	33,321	23,732	21,058,449
Total United States (exclusive of possessions).....	4,691	43,425,672	33,577,456	6,978,372	1,948,815	217,066	25,695,619	957,676	23,600	78,536	125,651	225,016	13,150	113,405,980
Alaska (member and nonmember banks).....	7	35,315	54,786	5,304	4,066	8	23,926	1,575	109	303	20	632	114	125,533
The Territory of Hawaii (nonmember bank).....	1	95,648	53,843	10,308	2,553	-----	42,457	2,857	-----	20	632	114	208,62	
Virgin Islands of the United States (nonmember bank).....	1	3,091	4,721	-----	2	-----	1,108	3	-----	20	696	209	313,208	
Total possessions.....	9	134,054	113,350	15,612	6,621	8	67,791	4,435	109	303	20	696	209	313,208
Total United States and possessions.....	4,700	43,559,726	33,690,806	6,993,984	1,955,166	217,074	25,763,410	962,111	23,700	78,839	125,671	225,712	13,710	113,750,287
New York City (central Reserve city).....	2	2,837,756	1,341,163	547,584	157,524	22,970	1,560,512	23,341	-----	150	39,478	18,992	48,52	6,603,702
Chicago (central Reserve city).....	10	2,774,150	2,116,400	314,390	132,781	13,699	1,748,593	10,727	-----	3,463	17,553	4,003	7,135,912	
Other Reserve cities.....	190	20,854,520	13,860,994	2,869,707	819,548	103,423	12,694,412	132,537	6,701	61,477	80,183	130,739	59,251	51,973,502
Country banks (member banks) <sup>1</sup> .....	4,490	16,96												

## Condition of National Banks, by

## LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political sub- divisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	148,456	95,239	5,240	14,162	7,932	3,838	274,867
New Hampshire.....	150,441	45,907	6,992	18,472	11,922	9,742	243,476
Vermont.....	62,151	74,642	2,291	7,393	1,874	2,588	150,939
Massachusetts.....	2,107,111	441,642	137,693	172,230	387,573	60,305	3,506,554
Rhode Island.....	234,505	197,923	7,983	19,769	8,167	14,035	482,382
Connecticut.....	744,381	219,285	27,401	38,049	29,334	42,615	1,101,065
Total New England States.....	3,447,045	1,074,638	187,600	270,075	446,802	133,123	5,559,283
New York.....	5,403,883	1,867,911	260,812	416,538	1,106,003	300,076	9,355,223
New Jersey.....	1,562,516	1,215,296	67,127	221,829	54,285	60,068	3,181,121
Pennsylvania.....	4,058,894	2,189,444	139,130	208,304	432,956	89,107	7,117,835
Delaware.....	17,804	12,842	297	409	587	51,939	51,939
Maryland.....	561,284	195,076	32,210	77,521	63,542	4,892	934,526
District of Columbia.....	601,535	157,082	31,029	141	58,775	19,962	868,524
Total Eastern States.....	12,205,916	5,637,651	530,605	924,742	1,715,561	474,692	21,489,167
Virginia.....	760,428	434,732	44,193	112,810	135,108	30,539	1,517,810
West Virginia.....	310,986	156,820	16,869	49,153	36,167	23,123	595,118
North Carolina.....	416,309	93,857	15,138	70,410	39,614	11,470	646,798
South Carolina.....	358,777	57,556	19,112	67,456	18,322	9,702	550,925
Georgia.....	747,348	177,675	30,805	106,307	196,501	23,707	1,282,543
Florida.....	1,248,717	333,149	31,030	256,069	290,261	27,025	2,186,251
Alabama.....	755,424	227,148	25,416	111,614	101,175	13,601	1,234,378
Mississippi.....	163,105	53,697	6,906	31,493	22,013	1,156	278,370
Louisiana.....	933,106	228,617	21,895	313,209	239,508	27,568	1,763,903
Texas.....	4,834,658	841,810	147,295	624,870	1,388,436	146,529	7,983,698
Arkansas.....	339,845	89,672	8,235	42,350	61,924	5,820	547,816
Kentucky.....	537,318	133,814	14,271	46,243	50,995	6,507	789,148
Tennessee.....	913,226	420,459	33,925	129,600	384,607	15,657	1,897,474
Total Southern States.....	12,319,247	3,249,006	415,090	1,961,584	2,964,631	342,404	21,251,962
Ohio.....	2,712,185	1,267,398	108,648	345,219	260,246	84,924	4,778,620
Indiana.....	1,408,619	624,958	51,975	239,694	116,406	54,948	2,496,600
Illinois.....	6,427,740	2,506,369	245,566	562,098	1,229,645	117,312	11,088,730
Michigan.....	2,185,549	1,232,982	136,765	238,589	199,318	38,252	4,084,455
Wisconsin.....	920,567	530,081	44,644	68,246	122,019	22,220	1,707,777
Minnesota.....	1,237,629	591,449	54,001	137,336	346,108	22,920	2,589,445
Iowa.....	457,787	185,515	20,264	77,199	122,571	7,984	871,320
Missouri.....	1,269,785	290,658	39,884	112,718	438,450	17,425	2,168,920
Total Middle Western States.....	16,622,861	7,229,410	701,747	1,781,099	2,834,763	365,985	29,555,865
North Dakota.....	169,828	74,756	5,757	12,025	8,485	3,355	274,206
South Dakota.....	178,450	73,642	6,138	35,935	9,293	1,978	505,436
Nebraska.....	697,195	113,838	28,592	74,173	150,315	9,373	1,073,486
Kansas.....	652,415	138,980	24,898	203,248	94,038	9,826	1,123,405
Montana.....	222,115	69,381	4,305	35,468	14,026	3,270	348,565
Wyoming.....	131,353	55,336	4,907	34,351	13,361	1,894	241,202
Colorado.....	692,917	243,076	27,082	61,564	89,092	11,770	1,125,501
New Mexico.....	199,943	64,425	13,912	79,854	16,247	4,838	379,219
Oklahoma.....	1,179,716	192,919	39,776	171,344	221,688	35,057	1,840,500
Total Western States.....	4,123,932	1,026,353	155,367	707,962	616,545	81,361	6,711,520
Washington.....	1,260,792	582,247	40,436	148,321	80,048	20,391	2,132,235
Oregon.....	823,046	570,495	17,743	189,850	30,504	28,541	1,660,179
California.....	6,430,732	5,270,285	228,475	1,154,677	555,254	380,707	14,050,150
Idaho.....	213,781	128,404	12,058	56,267	5,154	2,946	418,610
Utah.....	189,857	76,414	17,536	36,742	23,119	3,510	347,178
Nevada.....	105,893	65,647	5,491	31,060	1,381	2,614	212,086
Arizona.....	320,158	129,819	7,700	51,070	12,743	8,196	629,686
Total Pacific States.....	9,344,259	6,823,311	329,439	1,667,987	738,203	446,905	19,550,104
Total United States (exclusive of possessions).....	58,063,260	25,040,369	2,319,848	7,313,449	9,316,505	1,844,470	103,897,901
Alaska (member and nonmember banks).....	49,873	26,402	27,687	13,154	1,198	962	119,276
The Territory of Hawaii (nonmember bank).....	77,668	80,770	16,581	12,421	2,808	1,792	192,040
Virgin Islands of the United States (nonmember bank).....	2,077	3,997	269	2,400	4	25	8,772
Total possessions.....	129,618	111,169	44,537	27,975	4,010	2,779	320,088
Total United States and possessions.....	58,192,878	25,151,538	2,364,385	7,341,424	9,320,515	1,847,249	104,217,989
New York City (central Reserve city).....	3,708,019	506,990	192,336	43,690	1,081,070	239,752	5,771,857
Chicago (central Reserve city).....	3,877,905	1,020,600	165,885	277,030	1,122,560	67,690	6,551,760
Other Reserve cities.....	25,927,501	10,859,880	1,057,218	3,158,186	5,873,578	827,309	47,703,672
Country banks (member banks) <sup>1</sup> .....	24,551,799	12,654,743	904,688	3,835,209	1,239,297	709,919	43,895,655
Possessions (nonmember banks).....	127,654	109,235	44,258	27,309	4,010	2,579	315,045

## States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	161,134	81,943	6,020	9,905	6,265	9,994	275,261
New Jersey, District No. 2.....	1,157,208	942,058	44,064	152,941	51,844	51,309	2,399,424
Kentucky, District No. 4.....	209,146	67,402	4,333	17,479	8,137	2,365	308,862
Pennsylvania, District No. 4.....	2,027,496	834,407	64,044	76,694	199,916	31,548	3,234,105
West Virginia, District No. 4.....	17,279	10,974	952	3,902	1,615	1,798	36,520
Louisiana, District No. 6.....	729,203	178,935	16,171	265,410	204,300	10,010	1,404,029
Mississippi, District No. 6.....	123,008	45,162	5,225	25,641	20,760	801	220,597
Tennessee, District No. 6.....	558,005	277,929	25,772	96,414	199,310	12,727	1,170,167
Indiana, District No. 7.....	1,227,401	551,674	45,341	203,858	100,183	49,579	2,178,036
Illinois, District No. 7.....	6,070,256	2,320,826	235,953	488,596	1,154,196	112,703	10,382,530
Michigan, District No. 7.....	2,134,259	1,157,995	133,948	229,511	199,041	37,161	3,891,915
Wisconsin, District No. 7.....	834,818	460,806	41,260	60,102	119,016	21,129	1,537,131
Missouri, District No. 10.....	485,318	95,844	11,998	27,330	226,413	8,016	864,919
New Mexico, District No. 10.....	113,148	52,868	12,256	59,412	14,270	3,491	265,445
Oklahoma, District No. 10.....	1,162,691	187,179	39,476	166,910	221,094	34,500	1,811,850

<sup>1</sup> Includes 1 member bank in Alaska.

## States, Dec. 31, 1955—Continued

## LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
200			1,316	754	467	277,604	Maine.
300			513	400	183	234,872	New Hampshire.
			958	380	578	152,855	Vermont.
630		17,304	14,971	14,729	18,315	3,372,503	Massachusetts.
300		785	2,550	2,282	525	488,824	Rhode Island.
		22	8,059	5,541	1,973	1,113,660	Connecticut.
1,420		18,111	25,367	24,086	22,041	5,650,318	Total New England States.
21,480	10	43,065	45,460	40,364	175,337	9,680,939	New York.
151	73	88	15,227	10,202	2,470	3,209,332	New Jersey.
26,465	56	1,591	25,658	37,816	11,820	7,221,271	Pennsylvania.
600		51	2,107	2,340	40	31,979	Delaware.
			1,517	4,409	1,732	940,618	Maryland.
48,696	139	44,795	89,960	95,161	192,394	876,182	District of Columbia.
							Total Eastern States.
1,525	67	148	5,173	5,136	1,281	1,531,140	Virginia.
2,100	7		1,154	1,783	469	598,631	West Virginia.
550		153	3,967	2,488	1,329	655,285	North Carolina.
			1,655	2,378	1,324	536,282	South Carolina.
4,200	34	100	10,914	4,517	945	1,298,719	Georgia.
	25	328	11,703	8,727	1,402	2,212,417	Florida.
			5,238	4,039	1,979	1,245,987	Alabama.
17,000	50	3,842	761	365	279	279,775	Mississippi.
2,000	167	25,377	3,510	6,740	1,422	1,796,467	Louisiana.
			11,521	30,362	4,418	8,057,443	Texas.
15		2,013	1,643	1,328	333	551,150	Arkansas.
			2,510	2,663	2,683	795,150	Kentucky.
			8,517	5,468	1,088	1,914,560	Tennessee.
27,390	350	31,961	68,266	75,994	17,083	21,473,006	Total Southern States.
425	40	985	21,696	17,447	5,614	4,824,827	Ohio.
100		82	10,914	7,363	1,817	2,516,576	Indiana.
700	134	4,605	27,275	48,685	18,499	11,188,628	Illinois.
	75	7	30,786	21,053	3,153	4,089,529	Michigan.
50	28	51	4,214	3,842	2,041	1,718,003	Wisconsin.
475		1,367	15,621	11,983	2,683	2,421,572	Minnesota.
200		39	1,583	1,404	202	874,748	Iowa.
1,030	46	833	4,677	6,706	2,683	2,184,895	Missouri.
2,980	323	7,960	116,766	118,483	36,692	29,819,078	Total Middle Western States.
100		18			333	277,576	North Dakota.
6,450		20	1,530	1,407	107	308,536	South Dakota.
100			1,303	1,672	360	1,085,227	Nebraska.
650			2,126	2,805	360	1,128,966	Kansas.
			2,482	2,599	19	352,883	Montana.
			2,155	1,494	86	242,745	Wyoming.
			970	457	147	1,133,241	Colorado.
			2,405	5,188	485	381,427	New Mexico.
			1,200	523	1,346	1,861,393	Oklahoma.
10,000		979	2,335	6,233			Total Western States.
17,300	38	979	16,506	22,408	3,243	6,771,994	Washington.
							Oregon.
			10,968	10,317	2,254	2,156,062	California.
			9,871	8,419	7,035	1,685,702	Idaho.
10,000	43	32,238	77,500	77,306	203,433	14,450,650	Utah.
			1,142	465	51	420,268	Nevada.
			1,563	1,166	216	350,123	Arizona.
			948	1,579	22	214,635	
			5,507	3,105	1,546	540,064	
10,000	165	32,822	107,499	102,357	214,557	19,817,504	Total Pacific States.
107,796	1,015	136,637	424,373	438,489	486,010	105,492,221	Total United States (exclusive of possessions).
			334	125	39	119,774	Alaska (member and nonmember banks).
			241	891	307	193,499	The Territory of Hawaii (nonmember bank).
			43	30	19	8,864	Virgin Islands of the United States (nonmember bank).
			20	618	365	322,137	Total possessions.
107,796	1,015	136,657	424,991	439,535	486,375	105,814,358	Total United States and possessions.
			42,669	19,502	549	277,810	New York City (central Reserve city).
			4,530	10,649	2,423,252	Chicago (central Reserve city).	
61,530	235	86,724	210,259	244,177	310,254	Other Reserve cities.	
46,266	780	2,714	183,963	128,086	2,276,141	Country banks (member banks). <sup>1</sup>	
		20	618	1,041	362	317,086	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

		22	1,299	679	549	277,810	Connecticut, District No. 2.
		50	88	12,528	9,165	2,423,252	New Jersey, District No. 2.
15			697	513	1,997	310,254	Kentucky, District No. 4.
50		10	12,482	27,197	167	2,276,141	Pennsylvania, District No. 4.
			127		2,297	36,672	West Virginia, District No. 4.
17,000	50	3,842	2,251	5,536	897	1,433,005	Louisiana, District No. 6.
			720	341	258	221,916	Mississippi, District No. 6.
			5,871	2,346	559	1,178,933	Tennessee, District No. 6.
			8,910	6,890	1,210	2,195,137	Indiana, District No. 7.
			25,796	47,531	18,248	10,478,784	Illinois, District No. 7.
			30,700	20,828	3,087	3,916,612	Michigan, District No. 7.
			3,586	3,460	1,975	1,516,203	Wisconsin, District No. 7.
			184	2,099	451	859,005	Missouri, District No. 10.
			1,352	410	464	257,404	New Mexico, District No. 10.
			1,130	1,041	1,311	1,832,589	Oklahoma, District No. 10.
10,000		970	2,216	6,233			

## Condition of National Banks, by States, Dec. 31, 1955—Continued

## TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	10,103	11,235	5,862	1,236	28,436	306,040			10,103	10,103
New Hampshire	6,094	12,249	6,156	1,523	26,022	270,894			6,094	6,094
Vermont	5,295	6,119	3,679	1,258	16,351	169,206			5,295	5,295
Massachusetts	79,779	173,163	43,511	16,653	313,106	3,685,609	35		79,744	79,779
Rhode Island	11,130	21,160	7,636	71	39,997	528,821			11,130	11,130
Connecticut	28,472	35,924	13,701	2,941	81,038	1,194,698			28,472	28,472
Total New England States	140,873	259,850	80,545	23,682	504,950	6,155,268	35		140,838	140,873
New York	295,935	440,806	124,713	9,490	870,944	10,551,883	319	65	295,551	295,935
New Jersey	71,773	108,470	40,749	8,761	229,753	3,439,085	712	60	71,001	71,773
Pennsylvania	206,582	474,798	97,345	11,707	790,432	8,011,703		50	206,532	206,582
Delaware	975	2,475	758	93	4,301	36,280			975	975
Maryland	16,625	40,685	10,483	4,077	71,870	1,012,488			16,625	16,625
District of Columbia	18,800	32,300	9,184	1,450	61,734	937,916			18,800	18,800
Total Eastern States	610,690	1,099,534	283,232	35,578	2,029,034	23,989,355	1,031	175	609,484	610,690
Virginia	33,354	62,134	21,709	3,900	121,097	1,652,237			33,354	33,354
West Virginia	15,756	27,853	9,703	2,693	56,005	654,636			15,756	15,756
North Carolina	12,150	28,535	8,006	2,126	50,817	706,102			12,150	12,150
South Carolina	10,266	18,480	5,500	1,596	35,842	572,124			10,266	10,266
Georgia	25,848	42,128	13,243	12,663	93,882	1,392,601			25,848	25,848
Florida	53,200	65,152	17,484	9,769	145,605	2,358,022	200		53,000	53,200
Alabama	28,187	43,765	16,530	4,751	93,233	1,339,220			28,187	28,187
Mississippi	5,853	13,375	364	394	19,986	299,761			5,803	5,853
Louisiana	28,913	55,075	21,056	619	105,663	1,902,130			28,913	28,913
Texas	220,563	259,438	81,699	21,056	582,756	8,640,199			220,563	220,563
Arkansas	13,655	19,593	9,319	1,503	44,070	595,220			13,655	13,655
Kentucky	18,545	32,830	10,364	2,170	63,909	859,059			18,545	18,545
Tennessee	39,015	71,553	23,536	3,438	137,542	2,052,102			39,015	39,015
Total Southern States	505,305	739,911	238,513	66,678	1,550,407	23,023,413	200	50	505,055	505,305
Ohio	117,031	171,089	57,467	4,667	350,254	5,175,081			117,031	117,031
Indiana	45,423	71,921	38,054	8,171	163,569	2,680,445	25		45,398	45,423
Illinois	278,220	378,869	105,655	58,505	821,249	12,009,877	1,500		276,720	278,220
Michigan	66,794	128,389	42,501	6,018	243,702	4,333,231	1,000		65,794	66,794
Wisconsin	31,395	64,349	18,707	3,641	118,092	1,836,095	50		31,345	31,395
Minnesota	59,818	84,699	30,962	11,154	186,633	2,608,205	75		59,718	59,818
Iowa	16,623	26,729	18,376	4,043	65,771	940,519			16,623	16,623
Missouri	47,113	64,871	32,802	4,348	149,134	2,334,029			47,113	47,113
Total Middle Western States	662,417	990,916	344,524	100,547	2,098,404	31,917,482	2,650	25	659,742	662,417
North Dakota	5,510	7,881	4,969	944	19,304	296,880			5,510	5,510
South Dakota	5,523	9,063	5,024	817	20,427	328,963			5,523	5,523
Nebraska	25,425	33,122	16,240	6,212	80,999	1,166,226			25,425	25,425
Kansas	22,542	34,887	20,741	2,210	80,380	1,209,346			22,542	22,542
Montana	7,258	7,632	4,004	348	19,242	372,125			7,258	7,258
Wyoming	2,970	7,855	4,200	1,054	16,079	258,824			2,970	2,970
Colorado	25,380	36,671	16,970	4,213	83,234	1,216,475			25,380	25,380
New Mexico	7,215	7,095	1,683	4,178	20,171	401,598			7,215	7,215
Oklahoma	42,670	61,391	42,391	4,740	151,192	2,012,585			42,670	42,670
Total Western States	144,493	205,597	116,222	24,716	491,028	7,263,022			144,493	144,493
Washington	44,850	64,793	37,488	1,421	148,552	2,304,614			44,850	44,850
Oregon	38,935	50,235	35,569	100	124,839	1,810,541			38,935	38,935
California	282,208	364,014	213,165	8,917	868,304	15,318,954			282,208	282,208
Idaho	10,225	10,390	2,768	619	24,002	444,270			10,225	10,225
Utah	7,050	6,650	4,938	1,264	19,902	370,025			7,050	7,050
Nevada	5,375	5,475	2,960	50	13,860	228,495			5,375	5,375
Arizona	14,125	21,585	5,776		41,486	581,550			14,125	14,125
Total Pacific States	402,768	523,142	302,664	12,371	1,240,945	21,058,449			402,768	402,768
Total United States (exclusive of possessions)	2,466,546	3,818,950	1,365,700	263,572	7,914,768	113,406,989	3,916	250	2,462,380	2,466,546
Alaska (member and nonmember banks)	1,928	2,235	1,226	370	5,759	125,533			1,928	1,928
The Territory of Hawaii (nonmember bank)	4,000	7,000	1,788	2,175	14,963	208,462			4,000	4,000
Virgin Islands of the United States (nonmember bank)	150	150	94	45	439	9,303			150	150
Total possessions	6,078	9,385	3,108	2,590	21,161	343,298			6,078	6,078
Total United States and possessions	2,472,624	3,828,335	1,368,808	266,162	7,935,929	113,750,287	3,916	250	2,468,458	2,472,624
New York City (central Reserve city)	204,000	305,000	61,380	350	570,730	6,603,702			204,000	204,000
Chicago (central Reserve city)	197,055	259,455	45,493	36,261	538,264	7,135,912	1,500		195,555	197,055
Other Reserve cities	1,045,468	1,720,903	571,731	68,486	3,406,588	51,973,502			1,045,468	1,045,468
Country banks (member banks) <sup>1</sup>	1,020,226	1,533,642	687,127	158,475	3,399,470	47,699,208	2,416	250	1,017,560	1,020,226
Possessions (nonmember banks)	5,875	9,335	3,077	2,590	20,877	337,963			5,875	5,875

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	6,707	8,012	3,115	368	18,202	296,012			6,707	6,707
New Jersey, District No. 2	53,354	77,791	31,475	6,452	169,072	2,592,324	712	25	52,617	53,354
Kentucky, District No. 4	7,840	13,286	5,637	1,056	27,819	338,073			7,840	7,840
Pennsylvania, District No. 4	104,474	251,777	24,136	2,652	383,039	3,659,180			104,474	104,474
West Virginia, District No. 4	1,305	2,475	543	208	4,531	41,203			1,305	1,305
Louisiana, District No. 6	19,913	43,287	18,612	594	82,406	1,516,011			19,913	19,913
Mississippi, District No. 6	4,603	10,784	245	216	15,848	237,764			4,553	4,603
Tennessee, District No. 6	24,390	38,088	14,652	2,519	79,649	1,258,582			24,390	24,390
Indiana, District No. 7	38,403	61,709	32,493	6,489	139,094	2,334,231	25		38,378	38,403
Illinois, District No. 7	265,293	354,613	91,539	52,593	764,040	11,242,824	1,500		263,795	263,295
Michigan, District No. 7	63,706	123,357	39,403	4,777	231,243	4,177,855	1,000		62,706	63,706
Wisconsin, District No. 7	27,865	58,034	16,298	3,185	105,382	1,651,585	50		27,815	27,865
Missouri, District No. 10	16,425	26,383	11,854	3,149	57,811	916,816			16,425	16,425
New Mexico, District No. 10	4,800	4,670	481	3,073	13,024	270,518			4,800	4,800
Oklahoma, District No. 10	42,120	60,496	41,656	4,427	148,699	1,981,288			42,120	42,120

<sup>1</sup> Includes 1 member bank in Alaska.

**Loans and Discounts of National Banks, by States, Dec. 31, 1955**  
 [In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed and redeemable on demand by the Commodity Credit Corporation and certificates of interest representing ownership thereof		Other loans to brokers and dealers in securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans		
		Secured by farm land (including improvements)	Secured by residential properties (other than farm)		Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties									
Maine	44,239	119	4,878	1,022	1,827	2,473	25,491	8,451	32,077	3,417	3	123,997	1,803	122,194		
New Hampshire	40,482	2,592	1,318	1,459	1,306	21,510	4,586	34,156	200	3,012	20	110,641	1,179	109,462		
Vermont	14,503	5,849		1,192	4,011	17,948	5,334	21,626		1,820	8	72,291	972	71,319		
Massachusetts	1,002,718	6,870	16,339	10,438	2,567	131,363	80,556	345,883	5,369	44,655	1,398	1,648,156	36,996	1,611,160		
Rhode Island	86,257		1,719	2,645	820	2,219	89,103	23,010	44,374		6,784	370	257,301	2,636	254,665	
Connecticut	161,905		2,923	2,975	4,327	1,811	99,130	23,001	127,372	4,000	12,688	214	439,716	7,380	432,336	
Total New England States	1,350,104	119	24,831	24,299	20,063	13,757	384,545	144,938	605,488	9,569	72,376	2,013	2,652,102	50,966	2,601,136	
New York	2,189,273	436	47,193	579,841	40,480	21,496	521,021	124,304	951,549	35,518	126,149	1,426	4,638,751	86,193	4,552,558	
New Jersey	292,947	197	12,557	14,648	10,715	9,580	465,458	82,952	356,775	28,099	116	1,273,954	29,993	1,257,961		
Pennsylvania	1,383,533	846	57,225	40,477	45,429	49,764	742,507	198,674	577,431	3,447	79,571	453	3,179,337	56,441	3,122,896	
Delaware	3,050		1,167		60	1,345	5,546	652	1,542		348	1	13,711	8	13,703	
Maryland	84,254		289	6,204	8,933	60,259	9,711	55,863	26,154	65,842	17,777	45	335,637	2,243	333,394	
District of Columbia	133,064		53	4,630	3,401	262	72,587	25,412	90,276		250	21,463	89	351,507	4,409	347,098
Total Eastern States	4,086,121	1,768	124,404	648,549	160,344	92,158	1,862,988	458,488	2,043,415	39,215	273,317	2,130	9,792,897	170,287	9,622,610	
Virginia	202,315	345	21,862	5,477	8,556	18,897	135,975	38,813	192,987	3,517	22,239	123	671,106	6,441	644,665	
West Virginia	46,232		2,898	5	3,496	4,096	60,892	15,199	71,655		2,943	27	207,473	3,656	203,817	
North Carolina	114,705	778	6,559	5,887	10,169	4,487	15,603	10,280	96,066	25	5,912	35	270,536	3,532	267,004	
South Carolina	82,992	7,549	3,402	761	2,270	2,546	13,462	14,563	61,850		7,890	52	197,337	2,312	195,025	
Georgia	276,774	12,662	9,647	5,408	12,296	11,175	28,224	25,734	185,345	3,229	21,182	349	592,025	6,257	585,768	
Florida	335,716	29	10,356	3,620	24,015	766	66,065	48,536	221,008	320	25,643	98	740,172	7,935	723,219	
Alabama	183,240	18,350	14,182	3,326	4,108	5,511	47,672	17,492	157,733	32	25,331	208	477,185	9,209	467,976	
Mississippi	36,535	4,951	4,312	169	1,110	2,990	9,213	5,847	25,084	81	3,682	149	94,129	1,688	92,441	
Louisiana	297,874	12,253	10,583	14,722	6,051	5,838	52,789	32,914	96,168	859	56,258	968	587,277	4,580	582,697	
Texas	1,843,274	165,523	161,352	26,541	128,993	26,629	166,032	110,358	668,646	1,114	114,840	4,710	3,418,012	42,569	3,375,413	
Arkansas	64,233	30,881	15,480	2,678	1,746	5,951	13,847	11,280	54,921		1,515	64	202,596	1,599	200,997	
Kentucky	89,411	1,064	27,053	1,810	1,791	13,635	43,572	16,126	81,917		5,501	162	282,102	4,054	278,048	
Tennessee	418,514	15,662	21,573	7,022	15,529	11,673	46,115	28,343	226,186	1,993	17,480	993	811,113	12,902	798,211	
Total Southern States	3,991,818	270,047	309,259	77,426	220,130	118,194	699,491	375,485	2,139,596	11,173	310,506	7,938	8,531,063	106,752	8,424,311	
Ohio	592,368	12,325	38,456	45,528	31,412	40,821	441,541	105,441	493,043	550	59,270	1,086	1,864,844	29,341	1,835,503	
Indiana	253,496	7,306	26,798	14,663	11,723	18,162	241,346	47,211	193,008		16,849	96	830,858	11,406	819,452	
Illinois	2,326,869	23,629	121,876	200,828	108,420	26,676	447,889	115,596	649,920	5,981	176,318	2,202	4,206,204	85,153	4,121,051	
Michigan	509,252	1,846	12,435	13,253	21,674	9,028	419,786	87,504	393,354		39,981	1,343	1,509,459	25,240	1,484,210	
Wisconsin	244,182	103	15,014	15,353	17,629	9,682	175,243	34,196	94,452	3	47,267	484	633,695	15,417	638,281	
Minnesota	414,488	16,570	50,036	5,850	13,045	10,586	243,493	36,469	226,852	5,900	35,010	608	1,058,907	11,827	1,047,080	
Iowa	91,738	16,559	55,438	2,074	2,084	9,516	63,178	16,649	54,000		10,379	121	321,736	5,504	316,232	
Missouri	375,449	9,655	39,121	22,343	23,686	7,525	146,160	35,336	190,843	1,839	26,132	173	878,262	7,485	870,777	
Total Middle Western States	4,807,842	88,083	359,174	320,092	232,673	131,999	2,178,636	478,402	2,295,472	14,273	411,209	6,113	11,323,968	191,382	11,132,586	
North Dakota	20,374	16,600	16,529		1,008	1,973	24,736	3,594	28,030		1,026	55	113,925	2,092	111,833	
South Dakota	28,240	7,788	27,728	75	567	1,741	33,222	5,329	25,012		2,453	88	132,243	3,630	128,613	
Nebraska	132,373	18,428	102,901	3,499	4,562	5,942	29,921	16,805	68,767	1,302	24,159	215	408,874	5,453	403,416	
Kansas	134,167	28,994	68,653	5,117	3,008	9,551	30,192	9,938	78,101	116	7,663	192	375,692	2,682	373,010	
Montana	26,443	10,516	18,999	300	401	1,247	25,452	4,475	41,653		826	59	130,371	2,010	128,331	
Wyoming	21,434	1,023	16,915		718	1,098	15,756	5,402	14,688		575	72	77,681	796	76,885	
Colorado	155,519	3,908	71,721	672	1,391	5,501	68,211	29,426	93,433	20	21,149	419	451,400	4,544	446,856	
New Mexico	45,225	7,498	7,498	5,710	1,825	1,780	16,838	8,449	31,024		2,920	88	138,064	2,624	135,440	
Oklahoma	355,340	12,154	53,552	3,443	3,729	12,424	42,653	29,062	132,381	1,210	22,156	276	608,380	5,410	662,970	
Total Western States	919,115	106,904	393,710	18,816	17,209	41,257	220,577	112,480	513,089	2,648	82,927	1,464	2,496,630	29,276	2,467,354	
Washington	382,876	22,897	42,861	6,265	3,826	13,943	228,711	44,781	241,704		30,174	1,025	1,019,063	15,063	1,004,000	
Oregon	275,181	2,332	38,317	2,473	890	16,155	188,562	40,031	173,649		11,629	1,125	7,344	5,331	745,013	
California	2,289,215	7,896	214,263	44,297	27,347	60,865	2,441,023	294,231	1,208,236	127,680	94,763	126,676	6,831,554	95,113	6,736,441	
Idaho	33,120	7,665	25,178	106	391	2,525	70,147	8,521	37,419		1,781	168	187,021	2,631	184,390	
Utah	51,514	1,012	6,624	2,638	2,635	1,825	38,476	7,128	25,115		3,728	231	139,101	1,596	137,505	
Nevada	12,504		4,238	500	789	513	27,646	7,289	31,947		1,856	135	85,819	281	85,538	
Arizona	82,791	4,528	47,431	436	374	2,498	64,166	2,020	78,293		3,767	404	286,618	1,830	284,788	
Total Pacific States	3,127,201	46,330	377,312	55,067	36,272	107,326	3,075,731	404,063	1,796,273	127,680	117,498	17,767	9,209,520	121,845	9,177,675	
Total United States (exclusive of possessions)	18,282,201	513,251	1,588,690	1,144,249	686,691	504,691	8,471,402	1,973,856	9,393,333	204,558	1,297,833	35,425	44,096,180	670,508	43,425,672	
Alaska (member and nonmember banks)	9,581		7	300	37	143	10,615	5,485	10,141		145	105	36,562	1,247	35,315	
The Territory of Hawaii (non-member bank)	20,921		2,626	19	9,306	581	46,551	6,505	5,343</							

## U. S. Government Obligations Held by National Banks, by States, Dec. 31, 1955

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Federal Housing Administration debentures	Total		
	Direct obligations													
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depository bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total					
Maine-----	9,583	5,773	16,713	9,174	22,298	23,730	8,621	625	96,517	9	96,526			
New Hampshire-----	11,932	4,169	16,638	2,843	12,392	17,126	8,622	366	74,088	33	74,121			
Vermont-----	5,678	834	8,469	6,926	9,457	14,415	5,186	289	51,254	11	51,265			
Massachusetts-----	108,511	55,344	142,836	34,121	185,064	363,577	41,450	2,490	933,393	1,135	934,528			
Rhode Island-----	16,646	6,200	26,061	3,211	34,052	25,019	26,945	420	138,554	-----	138,554			
Connecticut-----	23,129	10,204	74,298	17,051	77,354	124,448	18,704	2,730	347,918	12	347,930			
Total New England States-----	175,479	82,524	285,015	73,326	340,617	568,315	109,528	6,920	1,641,724	1,200	1,642,924			
New York-----	168,751	44,270	488,112	108,489	451,357	1,081,072	189,973	5,976	2,538,000	149	2,538,149			
New Jersey-----	54,256	36,099	168,935	70,935	214,885	353,092	222,932	6,209	1,127,343	310	1,127,553			
Pennsylvania-----	77,576	51,589	365,191	150,709	495,022	916,890	269,694	15,943	2,342,614	31	2,342,645			
Delaware-----	2,031	635	1,961	1,596	2,156	2,516	1,914	10	12,819	-----	12,819			
Maryland-----	13,340	8,791	55,322	18,765	84,736	152,637	16,111	133	349,835	-----	349,835			
District of Columbia-----	8,444	9,335	69,702	15,039	91,825	88,099	22,558	-----	305,002	-----	305,002			
Total Eastern States-----	324,398	150,719	1,149,223	365,533	1,339,981	2,594,306	723,182	28,271	6,675,613	490	6,676,103			
Virginia-----	28,162	16,354	112,481	39,248	101,796	167,712	32,565	1,167	499,485	88	499,573			
West Virginia-----	10,543	9,288	56,117	17,255	55,240	83,166	22,709	1,322	255,640	5	255,645			
North Carolina-----	33,332	11,318	51,224	8,784	31,944	58,835	7,235	132	202,804	-----	202,804			
South Carolina-----	14,200	7,175	44,308	9,159	42,855	52,986	13,969	148	184,800	-----	184,800			
Georgia-----	16,284	12,836	59,436	11,155	89,653	98,411	9,111	133	297,019	7	297,026			
Florida-----	36,289	39,090	174,835	20,023	99,341	239,634	137,512	1,562	748,286	7	748,293			
Alabama-----	49,976	18,934	132,685	12,308	55,010	87,061	7,768	174	363,916	-----	363,916			
Mississippi-----	5,405	4,886	19,938	5,308	20,513	24,602	6,839	15	87,476	-----	87,476			
Louisiana-----	71,640	30,232	234,126	8,137	135,730	127,214	39,253	1,078	647,410	-----	647,410			
Texas-----	187,031	74,376	430,447	45,151	433,187	629,189	138,306	3,633	1,941,320	-----	1,941,320			
Arkansas-----	11,748	4,724	38,470	10,288	29,869	49,921	17,238	140	162,398	86	162,484			
Kentucky-----	14,768	10,876	114,073	10,179	48,825	77,287	13,872	265	299,145	4	299,145			
Tennessee-----	31,784	19,020	147,928	17,112	98,053	191,908	10,447	385	516,637	6	516,643			
Total Southern States-----	511,162	259,109	1,616,068	214,107	1,242,016	1,887,926	456,794	10,154	6,197,336	203	6,197,539			
Ohio-----	147,165	101,328	319,322	58,262	437,015	646,181	79,011	7,356	1,795,640	201	1,795,841			
Indiana-----	56,513	36,845	303,454	38,061	253,423	290,041	52,409	1,844	1,032,590	-----	1,032,590			
Illinois-----	206,280	132,153	917,996	107,874	1,077,673	1,520,355	152,378	63,043	4,167,752	83	4,167,835			
Michigan-----	51,476	30,402	289,250	31,738	320,570	696,022	158,464	1,255	1,579,177	15	1,579,192			
Wisconsin-----	29,479	19,983	212,918	45,299	123,330	166,095	50,150	1,621	648,875	-----	648,875			
Minnesota-----	26,694	36,788	177,846	50,377	151,233	231,381	27,696	1,978	703,993	12	704,005			
Iowa-----	15,275	17,173	73,155	24,060	67,639	91,582	4,769	269	293,922	-----	293,922			
Missouri-----	54,555	17,121	165,783	17,425	147,759	217,246	15,242	1,579	636,710	462	637,172			
Total Middle Western States-----	587,437	391,793	2,449,724	373,096	2,578,642	3,858,903	540,119	78,945	10,858,659	773	10,859,432			
North Dakota-----	5,128	4,318	31,161	12,276	23,756	29,702	1,055	154	107,550	5	107,555			
South Dakota-----	4,668	10,638	41,921	8,359	17,364	29,495	1,935	237	114,617	4	114,621			
Nebraska-----	15,046	12,334	94,050	22,635	77,023	117,209	17,724	494	356,515	-----	356,515			
Kansas-----	36,910	17,158	118,481	23,260	86,863	93,505	17,469	800	394,446	59	394,505			
Montana-----	7,935	6,336	59,241	6,306	22,727	36,210	856	39	130,650	-----	130,650			
Wyoming-----	12,843	3,621	26,721	5,595	19,027	30,107	1,681	351	99,946	-----	99,946			
Colorado-----	72,535	15,584	123,298	15,366	54,073	95,769	20,235	1,119	397,979	-----	397,979			
New Mexico-----	13,367	6,355	38,974	4,695	27,438	37,262	2,876	293	131,290	-----	131,290			
Oklahoma-----	49,576	19,207	141,849	24,898	111,929	169,782	25,114	1,743	544,098	17	544,115			
Total Western States-----	218,008	95,581	666,696	123,390	440,200	639,041	88,945	5,230	2,277,091	85	2,277,176			
Washington-----	30,612	7,684	125,440	14,349	87,897	261,169	12,036	2,583	541,770	-----	541,770			
Oregon-----	11,531	14,543	116,843	6,090	73,151	172,156	164,617	1,939	560,870	-----	560,870			
California-----	111,549	238,029	966,435	77,397	677,853	1,816,730	422,540	10,069	4,320,602	1,273	4,321,875			
Idaho-----	11,177	7,134	14,883	4,031	26,032	37,619	54,608	7,042	162,526	187	162,713			
Utah-----	19,835	3,540	46,195	4,204	21,843	14,077	3,198	9,476	122,338	-----	122,338			
Nevada-----	2,943	3,908	23,690	3,102	17,813	34,508	1,530	87,494	-----	87,494				
Arizona-----	1,820	6,040	48,191	2,374	32,404	26,067	9,312	-1,002	127,210	12	127,222			
Total Pacific States-----	189,437	280,878	1,341,677	111,547	936,993	2,362,326	667,841	32,111	5,922,810	1,472	5,924,282			
Total United States (exclusive of possessions)-----	2,005,921	1,260,604	7,598,403	1,260,999	6,878,449	11,910,817	2,586,409	161,631	33,573,233	4,223	33,577,456			
Alaska (member and nonmember banks)-----	6,288	888	5,763	20,230	10,887	3,553	-----	54,786	-----	54,786				
The Territory of Hawaii (nonmember bank)-----	2,042	3,999	11,800	3,675	4,016	26,548	1,763	-----	53,843	-----	53,843			
Virgin Islands of the United States (nonmember bank)-----	249	960	260	3,227	-----	25	4,721	4,721	4,721	4,721	4,721			
Total possessions-----	8,579	4,887	18,523	24,165	11,193	40,662	5,316	25	113,350	-----	113,350			
Total United States and possessions-----	2,014,500	1,265,491	7,526,926	1,285,164	6,889,642	11,951,479	2,591,725	161,656	33,686,583	4,223	33,699,896			
New York City (central Reserve city)-----	104,819	13,000	281,647	18,025	186,230	696,039	42,413	-----	1,341,163	-----	1,341,163			
Chicago (central Reserve city)-----	88,765	57,544	403,480	7,813	541,062	914,265	45,458	58,013	2,116,400	-----	2,116,400			
Other Reserve cities-----	620,761	547,388	3,163,677	209,544	2,754,309	5,446,053	1,080,781	35,381	13,857,894	3,100	13,860,994			
Country banks (member banks) <sup>1</sup> -----	1,191,586	642,972	3,660,969	1,025,617	3,397,148	4,854,965	1,417,964	68,237	16,259,458	1,123	16,260,581			
Possessions (nonmember banks)-----	8,579	4,587	18,153	24,165	10,893	40,157	5,109	25	111,668	-----	111,668			

## States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2-----	9,528	2,876	15,560	3,197	20,495	42,786	3,725	17	98,184	12	98,196
New Jersey, District No. 2-----	36,635	28,027	107,081	48,615	147,896	256,477	180,477	3,490	808,698	275	808,973
Kentucky, District No. 4-----	7,890	3,763	28,296	7,460	14,995	38,451	9,409	127	110,391	-----	110,391
Pennsylvania, District No. 4-----	36,746	25,053	193,018</td								

**Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 31, 1955**

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	10,699	15,576		176	6,777	27,181	60,409
New Hampshire.....	17,587	15,435	18	29	6,535	25,262	64,866
Vermont.....	5,082	9,113	15	36	2,911	14,006	31,163
Massachusetts.....	306,472	84,961	286	6,279	47,455	427,543	872,996
Rhode Island.....	19,393	9,189		198	10,134	40,059	78,973
Connecticut.....	63,673	73,781	62	60	25,139	114,025	276,740
<b>Total New England States.....</b>	<b>422,906</b>	<b>208,055</b>	<b>381</b>	<b>6,778</b>	<b>98,951</b>	<b>648,076</b>	<b>1,385,147</b>
New York.....	814,454	147,716	99	4,684	85,746	1,120,801	2,173,500
New Jersey.....	104,391	158,715	324	4	62,820	284,215	610,469
Pennsylvania.....	390,752	316,281	82	7,816	125,701	756,618	1,597,250
Delaware.....	526	1,172			821	3,284	5,803
Maryland.....	58,925	51,670		108	15,586	110,969	237,258
District of Columbia.....	48,402	34,506	37	173	14,384	124,188	221,690
<b>Total Eastern States.....</b>	<b>1,417,450</b>	<b>710,060</b>	<b>542</b>	<b>12,785</b>	<b>305,058</b>	<b>2,400,075</b>	<b>4,845,970</b>
Virginia.....	111,568	86,214	466	27	31,705	132,755	362,735
West Virginia.....	32,972	47,976	120		14,321	55,053	150,442
North Carolina.....	44,970	55,012	46		14,895	57,815	172,738
South Carolina.....	29,143	47,941	185	1	11,958	57,800	147,028
Georgia.....	152,339	67,578	222		16,747	150,101	386,987
Florida.....	187,596	261,990	1,615	225	40,019	171,711	663,156
Alabama.....	69,829	111,762	336	104	23,460	138,662	344,153
Mississippi.....	7,965	37,473			6,387	25,248	78,073
Louisiana.....	164,747	142,673	465	81	22,077	186,216	516,239
Texas.....	646,065	1,087,085	7,588	2,864	89,827	854,164	2,687,593
Arkansas.....	31,149	62,817	70		8,572	56,168	158,776
Kentucky.....	30,060	96,786			16,407	84,996	228,249
Tennessee.....	120,811	231,222	107		32,873	191,384	576,479
<b>Total Southern States.....</b>	<b>1,629,214</b>	<b>2,336,529</b>	<b>11,220</b>	<b>3,384</b>	<b>329,248</b>	<b>2,163,073</b>	<b>6,472,668</b>
Ohio.....	300,140	217,263	174	1,353	77,045	527,312	1,123,287
Indiana.....	129,781	186,127	82	46	46,759	265,798	628,593
Illinois.....	878,398	388,401	1,517	6,938	98,638	1,327,674	2,701,566
Michigan.....	317,237	131,956	928	2,176	59,110	423,515	936,922
Wisconsin.....	118,782	91,872	21		20,428	138,091	369,474
Minnesota.....	223,588	119,468	506	1,974	24,623	239,756	609,915
Iowa.....	48,359	80,613	246		12,050	87,431	228,699
Missouri.....	236,196	130,157	66	132	19,962	275,175	661,688
<b>Total Middle Western States.....</b>	<b>2,252,481</b>	<b>1,345,857</b>	<b>3,540</b>	<b>12,899</b>	<b>358,615</b>	<b>3,286,752</b>	<b>7,260,144</b>
North Dakota.....	4,860	15,587	4	47	3,499	26,554	50,551
South Dakota.....	5,694	23,052			3,624	26,975	59,345
Nebraska.....	71,470	80,709	270		10,647	125,021	288,117
Kansas.....	35,488	122,804	113		14,018	134,541	306,964
Montana.....	9,723	29,632	16	90	4,813	35,017	79,321
Wyoming.....	7,341	31,144			3,807	22,287	64,579
Colorado.....	71,639	87,634	50	19	13,272	133,529	306,143
New Mexico.....	6,994	60,381			6,289	42,952	116,616
Oklahoma.....	86,810	305,318	360		21,209	192,910	606,637
<b>Total Western States.....</b>	<b>300,019</b>	<b>756,261</b>	<b>813</b>	<b>156</b>	<b>81,178</b>	<b>739,816</b>	<b>1,878,273</b>
Washington.....	171,029	70,967	680	2,214	26,661	241,770	513,351
Oregon.....	79,610	24,469	523	528	14,753	179,275	299,158
California.....	873,646	233,893	2,089	3,214	128,811	1,500,200	2,741,853
Idaho.....	12,216	15,923			5,511	38,755	72,435
Utah.....	16,849	13,376			3,846	52,061	80,132
Nevada.....	4,796	9,104			4,320	16,858	35,078
Arizona.....	23,391	23,513		254	10,769	41,513	105,440
<b>Total Pacific States.....</b>	<b>1,187,567</b>	<b>391,245</b>	<b>3,292</b>	<b>6,240</b>	<b>194,671</b>	<b>2,070,432</b>	<b>3,853,447</b>
<b>Total United States (exclusive of possessions).....</b>	<b>7,209,637</b>	<b>5,748,007</b>	<b>19,788</b>	<b>42,242</b>	<b>1,367,721</b>	<b>11,308,251</b>	<b>25,695,649</b>
Alaska (member and nonmember banks).....	2,618	1,468		85	6,498	13,257	23,926
The Territory of Hawaii (nonmember bank).....	12,605	1,125	29	33	13,509	25,156	42,457
Virgin Islands of the United States (nonmember bank).....	52	9		8	522	2817	1,408
<b>Total possessions.....</b>	<b>15,275</b>	<b>2,602</b>	<b>29</b>	<b>126</b>	<b>20,529</b>	<b>29,230</b>	<b>67,791</b>
<b>Total United States and possessions.....</b>	<b>7,221,912</b>	<b>5,750,609</b>	<b>19,817</b>	<b>42,368</b>	<b>1,388,250</b>	<b>11,337,184</b>	<b>25,763,440</b>
New York City (central Reserve city).....	711,883	1,452		4,480	22,609	820,118	1,560,512
Chicago (central Reserve city).....	710,522	111,419	1,462	6,930	26,379	891,851	1,748,593
Other Reserve cities.....	4,502,873	2,001,867	10,808	28,703	448,983	5,701,208	12,694,442
Country banks (member banks)§.....	1,284,542	3,653,481	7,518	2,129	869,913	3,895,467	9,693,053
Possessions (nonmember banks).....	15,092	2,357	29	126	20,366	28,840	66,810

**States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	11,149	11,150		9	6,633	22,663	54,601
New Jersey, District No. 2.....	86,968	114,150	226	4	45,065	218,140	464,553
Kentucky, District No. 4.....	4,037	50,550			7,777	25,966	89,230
Pennsylvania, District No. 4.....	228,478	71,790	32	3,815	47,908	371,341	723,394
West Virginia, District No. 4.....	1,481	3,014			1,190	3,911	9,596
Louisiana, District No. 6.....	142,984	93,300	465	81	15,915	151,900	404,645
Mississippi, District No. 6.....	7,219	29,608			5,001	20,244	62,102
Tennessee, District No. 6.....	69,891	135,971	10		23,922	118,195	348,292
Indiana, District No. 7.....	111,792	158,733	82	46	41,181	235,337	550,171
Illinois, District No. 7.....	852,837	338,734	1,516	6,938	87,311	1,250,699	2,547,035
Michigan, District No. 7.....	316,081	123,709	928	2,176	56,255	414,019	913,258
Wisconsin, District No. 7.....	116,399	78,300	21	280	17,682	123,056	335,748
Missouri, District No. 10.....	109,389	65,630	66	51	6,952	102,386	284,474
New Mexico, District No. 10.....	5,732	38,681			3,558	29,470	77,441
Oklahoma, District No. 10.....	86,377	297,581	335		20,444	190,357	605,091

§ Includes reserve with approved national banking associations for 6 nonmember national banks.

¶ Reserve with approved national banking associations.

† Includes 1 member bank in Alaska.

Deposits of National Banks,  
[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corpora- tions	U. S. Govern- ment	States and political sub- divisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	
Maine.....	148,456	5,036	13,488	7,920	12	3,838	178,750
New Hampshire.....	150,441	6,502	18,353	11,922	-----	9,742	196,960
Vermont.....	62,151	1,954	6,525	1,856	-----	2,588	75,074
Massachusetts.....	2,107,111	128,326	165,858	330,376	28,822	60,305	2,820,798
Rhode Island.....	234,505	7,049	19,512	7,205	962	14,035	283,268
Connecticut.....	744,381	25,014	37,610	29,313	11	42,615	878,944
Total New England States.....	3,447,045	173,881	261,346	388,592	29,807	133,123	4,433,794
New York.....	5,403,883	231,622	314,940	572,056	263,610	300,076	7,016,217
New Jersey.....	1,562,516	59,958	205,731	54,116	141	60,068	1,942,530
Pennsylvania.....	4,058,894	134,225	165,526	411,452	16,212	89,107	4,875,416
Delaware.....	17,804	297	20	-----	-----	587	18,968
Maryland.....	561,284	26,529	70,916	63,210	312	4,892	727,143
District of Columbia.....	601,535	18,706	141	53,734	5,041	19,962	699,119
Total Eastern States.....	12,205,916	471,337	757,534	1,154,598	285,316	474,692	15,349,393
Virginia.....	760,428	27,223	77,662	134,087	93	30,539	1,030,032
West Virginia.....	310,986	15,676	48,204	35,841	-----	23,123	433,830
North Carolina.....	416,309	12,317	33,712	38,930	50	11,470	512,788
South Carolina.....	358,777	14,600	67,054	18,047	-----	9,702	465,180
Georgia.....	747,348	26,254	103,051	196,448	49	23,707	1,096,857
Florida.....	1,245,717	22,362	201,916	283,369	3,267	27,025	1,786,656
Alabama.....	755,424	22,336	111,545	99,698	377	13,601	1,002,981
Mississippi.....	163,105	5,366	31,478	22,013	-----	1,156	223,118
Louisiana.....	933,106	21,051	311,249	231,615	6,253	27,568	1,530,902
Texas.....	4,834,658	125,285	396,255	1,361,500	21,177	146,529	6,885,404
Arkansas.....	339,845	7,557	41,140	61,789	-----	5,820	456,151
Kentucky.....	537,318	13,854	38,793	50,895	-----	6,507	647,367
Tennessee.....	913,226	29,959	116,889	382,040	1,632	15,657	1,459,403
Total Southern States.....	12,319,247	343,870	1,578,948	2,916,272	32,928	342,404	17,533,669
Ohio.....	2,712,185	104,936	271,628	256,298	3,792	84,924	3,433,763
Indiana.....	1,408,619	45,609	236,927	115,809	439	54,948	1,862,351
Illinois.....	6,427,740	234,238	459,971	1,181,708	37,338	117,312	8,458,307
Michigan.....	2,188,549	135,240	186,568	193,693	5,450	38,252	2,747,752
Wisconsin.....	920,567	36,422	63,253	120,977	628	22,220	1,164,067
Minnesota.....	1,237,629	53,470	127,003	341,674	4,065	22,920	1,76,761
Iowa.....	457,787	18,855	77,057	122,571	-----	7,984	684,284
Missouri.....	1,269,785	36,691	107,470	436,367	1,843	17,425	1,869,551
Total Middle Western States.....	16,622,861	665,491	1,529,877	2,769,097	53,555	365,985	22,006,866
North Dakota.....	169,828	5,289	11,202	8,472	13	3,355	198,159
South Dakota.....	178,450	4,973	30,993	9,293	-----	1,978	225,657
Nebraska.....	697,195	28,464	74,040	150,303	12	9,373	959,387
Kansas.....	652,415	21,566	203,232	94,030	-----	9,826	9,1,369
Montana.....	222,115	4,272	35,316	14,021	-----	3,270	278,994
Wyoming.....	131,353	3,401	32,319	13,361	-----	1,894	182,328
Colorado.....	692,917	25,417	50,758	88,997	95	11,770	869,954
New Mexico.....	199,943	11,782	68,669	16,247	-----	4,838	301,479
Oklahoma.....	1,179,716	33,853	169,929	220,643	120	35,057	1,639,318
Total Western States.....	4,123,932	139,317	676,458	615,367	240	81,361	5,636,675
Washington.....	1,260,792	34,823	146,944	65,287	5,371	20,391	1,533,608
Oregon.....	823,046	17,675	149,330	28,564	1,890	28,541	1,049,046
California.....	6,430,732	182,435	656,577	265,236	154,871	380,707	8,070,558
Idaho.....	213,781	11,079	56,267	5,154	-----	2,946	2,9,227
Utah.....	189,857	14,173	36,742	23,119	-----	3,510	267,401
Nevada.....	105,893	3,281	29,127	1,381	-----	2,614	142,296
Arizona.....	320,158	5,737	50,850	9,073	3,670	8,196	397,684
Total Pacific States.....	9,344,259	269,203	1,125,837	397,814	165,802	446,905	11,749,820
Total United States (exclusive of possessions).	58,063,260	2,063,099	5,930,000	8,241,740	567,648	1,844,470	76,710,217
Alaska (member and nonmember banks).....	49,873	14,514	6,791	1,198	-----	962	73,338
The Territory of Hawaii (nonmember bank).....	77,668	16,247	9,394	2,217	591	1,792	107,909
Virgin Islands of the United States (nonmember bank).	2,077	269	733	1	-----	25	3,105
Total possessions.....	129,618	31,030	16,918	3,416	591	2,779	184,352
Total United States and possessions.....	58,192,878	2,094,129	5,946,918	8,245,156	568,239	1,847,249	76,894,569
New York City (central Reserve city).....	3,704,019	169,303	35,350	550,299	262,511	239,752	4,965,234
Chicago (central Reserve city).....	3,877,905	160,260	269,810	1,074,950	37,011	67,690	5,487,696
Other Reserve cities.....	25,927,501	965,233	2,410,010	5,405,463	255,339	827,309	35,793,855
Country banks (member banks) <sup>2</sup> .....	24,551,799	765,382	3,215,026	1,211,028	12,787	709,919	30,465,941
Possessions (nonmember banks).....	127,654	30,951	16,652	3,416	591	2,579	181,843

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	161,134	5,950	9,607	6,265	-----	9,994	192,950
New Jersey, District No. 2.....	1,157,203	41,473	142,149	51,678	141	51,309	1,443,958
Kentucky, District No. 4.....	209,146	4,326	14,422	8,057	-----	2,365	238,316
Pennsylvania, District No. 4.....	2,027,496	63,617	61,069	195,367	3,326	31,548	2,382,423
West Virginia, District No. 4.....	17,279	942	3,327	1,615	-----	1,798	24,961
Louisiana, District No. 6.....	729,203	15,462	263,450	196,417	6,283	10,010	1,220,825
Mississippi, District No. 6.....	123,005	3,752	25,636	20,760	-----	801	173,957
Tennessee, District No. 6.....	558,005	22,650	84,283	198,390	-----	12,727	876,064
Indiana, District No. 7.....	1,227,401	39,440	201,552	99,611	439	49,579	1,618,022
Illinois, District No. 7.....	6,070,256	225,447	411,432	1,106,259	37,338	112,703	7,963,435
Michigan, District No. 7.....	2,134,259	132,625	177,874	193,416	5,450	37,161	2,6,785
Wisconsin, District No. 7.....	834,818	33,283	55,276	117,974	628	21,129	1,033,108
Missouri, District No. 10.....	495,318	11,913	25,614	225,344	969	8,016	757,179
New Mexico, District No. 10.....	113,143	10,200	51,144	14,270	-----	3,491	192,253
Oklahoma, District No. 10.....	1,162,691	33,557	163,530	220,054	120	34,500	1,616,452

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

<sup>2</sup> Includes 1 member bank in Alaska.

## by States, Dec. 31, 1955

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships and corporations	U. S. Govern- ment	Postal savings	States and political sub- divisions	Banks in United States	Banks in foreign countries	Total	
95,239	197	7	674			96,117	Maine.
45,907	475	15	119			46,516	New Hampshire.
74,642	333	4	868			75,865	Vermont.
441,642	7,815	1,552	6,372	18	28,250	485,756	Massachusetts.
197,923	910	24	257	125		199,114	Rhode Island.
219,285	2,382	5	439		10	222,121	Connecticut.
1,074,638	12,112	1,607	8,729	153	28,250	1,125,489	Total New England States
1,867,911	29,190		101,598	2,697	267,610	2,269,006	New York.
1,215,296	7,169		16,098	28		1,238,591	New Jersey.
2,189,444	4,172	733	42,778	1,258	4,034	2,242,419	Pennsylvania.
12,842			129			12,971	Delaware.
195,076	5,681		6,605		20	207,382	Maryland.
157,082	11,298	1,025				169,405	District of Columbia.
5,637,651	57,510	1,758	167,208	4,003	271,644	6,139,774	Total Eastern States.
434,732	16,850	120	35,148	928		487,778	Virginia.
156,820	1,007	186	949	326		159,288	West Virginia.
93,857	2,821		36,698	634		134,010	North Carolina.
57,556	4,505	7	402	275		62,745	South Carolina.
177,675	3,701	850	3,256	4		185,486	Georgia.
333,149	8,602	66	54,153	1,625	2,000	399,595	Florida.
227,148	3,070	10	69	1,100		231,397	Alabama.
53,697	1,540		15			55,252	Mississippi.
228,617	763	51	1,960	110	1,500	233,001	Louisiana.
841,810	20,839	1,171	228,615	4,759	1,000	1,098,194	Texas.
89,672	654	24	1,210	135		91,695	Arkansas.
133,814	402	15	7,450	100		141,781	Kentucky.
420,459	3,785	181	12,711	935		438,071	Tennessee.
3,249,006	68,539	2,681	382,636	10,931	4,500	3,718,293	Total Southern States.
1,267,398	3,522	190	73,591	156		1,314,857	Ohio.
624,958	4,032	2,334	2,767	158		634,219	Indiana.
2,506,369	10,090	1,238	102,127	300	10,299	2,630,423	Illinois.
1,232,982	1,490	35	52,021	175		1,286,703	Michigan.
530,081	7,161	1,061	4,993	414		543,710	Wisconsin.
591,449	463	68	10,333	369		602,682	Minnesota.
185,515	1,324	55	142	240		187,036	Iowa.
290,658	2,655	538	5,248			299,339	Missouri.
7,229,410	30,737	5,519	251,222	1,812	10,299	7,528,999	Total Middle Western States.
74,756	462	6	823			76,047	North Dakota.
73,642	1,165		4,942			79,749	South Dakota.
113,838	99	29	133			114,099	Nebraska.
138,980	2,993	39	16	8		142,036	Kansas.
69,381	28	5	152	5		69,571	Montana.
55,336	1,488	18	2,032			58,874	Wyoming.
243,076	1,655	10	10,806			255,547	Colorado.
64,425	2,119	11	11,185			77,740	New Mexico.
192,919	5,826	97	1,415	925		201,182	Oklahoma.
1,026,353	15,835	215	31,504	938		1,074,845	Total Western States.
582,247	5,604	9	1,377	390	9,000	598,627	Washington.
570,495	54	14	40,520	50		611,133	Oregon.
5,270,285	45,818	222	498,100	6,680	158,467	5,979,572	California.
128,401	968	11				129,383	Idaho.
76,414	2,343	1,020				79,777	Utah.
65,647	2,210					69,790	Nevada.
129,819	1,953	10	1,933	220		132,002	Arizona.
6,823,311	58,950	1,286	542,150	7,120	167,467	7,600,284	Total Pacific States.
25,040,369	243,683	13,066	1,383,449	24,957	482,160	27,187,684	Total United States (exclusive of pos- sessions).
26,402	13,163	10	6,363			45,938	Alaska (member and nonmember banks).
80,770	324	10	3,027			84,131	The Territory of Hawaii (nonmember bank).
3,997			1,667	2	1	5,667	Virgin Islands of the United States (nonmem- ber bank).
111,169	13,487	20	11,057	2	1	135,736	Total possessions.
25,151,538	257,170	13,086	1,394,506	21,950	482,161	27,323,420	Total United States and possessions.
506,990	23,033		8,340	650	2,37,610	806,623	New York City (central Reserve city).
1,020,690	5,625		7,150	300	10,299	1,044,454	Chicago (central Reserve city).
10,859,880	86,416	2,569	748,176	10,525	202,251	11,909,817	Other Reserve cities.
12,654,743	128,809	10,497	620,183	13,182	2,000	13,429,714	Country banks (member banks). <sup>2</sup>
109,235	13,257	20	10,657	2	1	133,202	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

81,913	65	5	298			82,311	Connecticut, District No. 2.
942,058	2,591		10,792	25		955,466	New Jersey, District No. 2.
67,402	7		3,057	80		70,516	Kentucky, District No. 4.
834,407	252	175	15,625	1,223		851,682	Pennsylvania, District No. 4.
10,974		10	575			11,559	West Virginia, District No. 4.
178,935	668	41	1,960	100	1,500	183,204	Louisiana, District No. 6.
45,162	1,473		5			46,640	Mississippi, District No. 6.
277,929	2,935	178	12,131	920		294,093	Tennessee, District No. 6.
551,674	3,587	2,314	2,306	133		500,014	Indiana, District No. 7.
2,320,826	9,303	1,203	77,164	300	10,299	2,419,095	Illinois, District No. 7.
1,157,995	1,313	10	51,037	175		1,211,130	Michigan, District No. 7.
460,806	7,136	841	4,826	414		474,023	Wisconsin, District No. 7.
95,841	73	7	1,716	100		97,740	Missouri, District No. 10.
52,868	2,015	11	8,268			63,192	New Mexico, District No. 10.
187,179	5,822	97	1,350	920		195,398	Oklahoma, District No. 10.

## Condition of National Banks in Each Federal Reserve District, Dec. 31, 1955

[In thousands of dollars]

	District No. 1 (260 banks)	District No. 2 (430 banks)	District No. 3 (487 banks)	District No. 4 (401 banks)	District No. 5 (337 banks)	District No. 6 (310 banks)	District No. 7 (571 banks)	District No. 8 (323 banks)	District No. 9 (343 banks)	District No. 10 (618 banks)	District No. 11 (487 banks)	District No. 12 (125 banks)	Total (4,692 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts	2,493,562	5,634,458	2,014,042	3,365,176	1,976,593	2,734,586	6,930,758	1,661,996	1,524,299	2,349,178	3,563,349	9,180,194	43,428,191
U. S. Government obligations, direct and guaranteed	1,544,728	3,445,318	1,567,405	3,027,931	1,782,699	2,401,319	7,150,621	1,296,757	1,195,937	2,145,838	2,094,621	5,925,964	33,579,138
Obligations of States and political subdivisions	303,966	1,120,508	398,065	566,847	271,156	531,966	1,128,450	268,036	236,970	413,684	387,671	1,351,073	6,978,392
Other bonds, notes, and debentures	82,511	278,183	142,676	172,223	98,251	96,571	358,236	63,996	81,245	115,036	97,262	362,655	1,948,845
Corporate stocks, including stocks of Federal Reserve banks	13,957	34,775	11,283	21,660	9,364	12,073	33,191	8,140	6,118	10,181	15,167	41,165	217,074
<i>Total loans and securities</i>	<i>4,458,724</i>	<i>10,513,242</i>	<i>4,133,471</i>	<i>7,153,857</i>	<i>4,138,063</i>	<i>5,776,515</i>	<i>15,601,256</i>	<i>3,298,925</i>	<i>3,044,569</i>	<i>5,093,917</i>	<i>6,158,070</i>	<i>16,861,051</i>	<i>86,151,640</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,330,543	2,692,657	1,025,575	1,945,507	1,282,295	2,209,335	4,574,901	1,152,120	856,532	1,922,815	2,849,922	3,854,428	25,696,630
Bank premises owned, furniture and fixtures	55,875	102,847	51,170	88,246	58,597	84,251	101,359	37,260	26,585	42,767	119,897	188,918	957,772
Real estate owned other than bank premises	1,266	1,407	2,070	267	1,594	2,626	1,266	1,601	1,451	1,969	4,507	3,593	23,617
Investments and other assets indirectly representing bank premises or other real estate	886	3,150	8,951	2,591	947	4,648	7,330	708	3,715	3,622	4,963	37,025	78,536
Customers' liability on acceptances	15,374	39,949	1,485	995	352	3,316	3,657	2,599	1,359	1,163	23,706	31,696	125,651
Income accrued but not yet collected	9,879	31,912	5,272	16,136	5,997	14,601	41,530	6,079	9,756	9,504	11,021	63,329	225,016
Other assets	6,709	55,055	7,570	5,958	6,455	6,908	15,715	2,911	2,092	3,736	16,609	23,744	153,462
<i>Total assets</i>	<i>5,859,256</i>	<i>13,440,219</i>	<i>5,235,564</i>	<i>9,213,537</i>	<i>5,494,300</i>	<i>8,102,200</i>	<i>20,347,014</i>	<i>4,502,203</i>	<i>3,946,059</i>	<i>7,019,493</i>	<i>9,188,695</i>	<i>21,063,784</i>	<i>113,412,324</i>
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corporations	3,285,911	6,722,225	2,454,510	4,966,106	2,992,040	4,161,705	10,724,521	2,386,504	1,948,061	3,935,037	5,142,381	9,346,223	58,065,224
Time deposits of individuals, partnerships, and corporations	992,695	2,891,912	1,641,117	2,180,181	1,084,149	1,239,998	4,676,816	760,790	953,490	887,121	908,789	6,825,245	25,042,303
Deposits of U. S. Government and postal savings	181,580	310,896	98,446	177,977	157,599	134,419	476,766	72,140	76,402	149,209	154,975	329,718	2,320,127
Deposits of States and political subdivisions	260,170	579,384	200,907	443,294	373,589	861,455	1,059,266	304,878	237,986	626,988	697,545	1,668,653	7,314,115
Deposits of banks	440,537	1,164,112	235,481	469,914	349,913	1,012,307	1,695,007	595,041	351,192	808,583	1,426,215	738,203	9,316,505
Other deposits (certified and cashiers' checks, etc.)	123,129	361,379	66,905	120,635	97,890	87,871	228,556	32,634	33,705	78,870	165,991	447,105	1,844,670
<i>Total deposits</i>	<i>5,284,022</i>	<i>12,029,908</i>	<i>4,697,366</i>	<i>8,358,107</i>	<i>5,055,180</i>	<i>7,497,755</i>	<i>18,860,932</i>	<i>4,151,987</i>	<i>3,630,836</i>	<i>6,485,808</i>	<i>8,495,896</i>	<i>19,355,147</i>	<i>103,902,944</i>
<i>Demand deposits</i>	<i>4,240,844</i>	<i>8,723,125</i>	<i>3,010,553</i>	<i>6,079,463</i>	<i>3,846,181</i>	<i>6,157,340</i>	<i>14,009,634</i>	<i>3,349,305</i>	<i>2,657,527</i>	<i>5,558,922</i>	<i>7,327,573</i>	<i>11,752,329</i>	<i>76,712,726</i>
<i>Time deposits</i>	<i>1,043,178</i>	<i>3,506,783</i>	<i>1,686,833</i>	<i>2,278,644</i>	<i>1,209,049</i>	<i>1,840,415</i>	<i>4,851,298</i>	<i>802,682</i>	<i>978,909</i>	<i>926,886</i>	<i>1,168,923</i>	<i>7,608,818</i>	<i>27,190,218</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1,430	21,480	26,566	490	4,775	21,200	200	1,830	1,275	16,550	2,000	10,000	107,796
Mortgages or other liens on bank premises and other real estate	60	79	40	74	109	209	46	46	20	167	165	1,015	
Acceptances outstanding	18,089	43,175	1,581	995	352	4,270	4,724	2,722	1,367	1,163	25,377	32,822	136,637
Income collected but not yet earned	24,068	59,287	15,875	35,002	15,446	36,697	70,575	12,951	21,323	12,687	12,963	107,499	424,373
Expenses accrued and unpaid	23,407	50,208	11,686	45,157	18,534	25,506	80,122	12,849	17,163	19,860	31,640	102,362	438,494
Other liabilities	21,492	177,883	10,036	8,103	7,105	6,040	24,722	4,620	3,274	3,179	4,999	24,560	486,013
<i>Total liabilities</i>	<i>5,372,508</i>	<i>12,382,001</i>	<i>4,763,189</i>	<i>8,447,894</i>	<i>5,101,466</i>	<i>7,591,577</i>	<i>19,041,484</i>	<i>4,187,005</i>	<i>3,675,284</i>	<i>6,539,267</i>	<i>8,573,042</i>	<i>19,822,555</i>	<i>105,497,272</i>
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below)	134,166	355,996	121,502	230,650	105,646	156,141	411,892	90,868	84,727	139,662	232,528	402,971	2,466,749
Surplus	251,838	526,609	256,175	438,627	207,512	243,204	624,442	148,149	120,622	204,084	274,546	523,192	3,819,000
Undivided profits	77,430	159,303	83,241	87,783	64,042	80,766	198,109	63,674	50,466	112,142	86,080	302,695	1,365,731
Reserves and retirement account for preferred stock	23,314	16,310	11,457	8,583	15,634	30,512	71,087	12,507	14,960	24,338	22,499	12,371	263,572
<i>Total capital accounts</i>	<i>486,748</i>	<i>1,058,218</i>	<i>472,375</i>	<i>765,643</i>	<i>392,834</i>	<i>510,623</i>	<i>1,305,530</i>	<i>315,198</i>	<i>270,775</i>	<i>480,226</i>	<i>615,653</i>	<i>1,241,229</i>	<i>7,915,052</i>
<i>Total liabilities and capital accounts</i>	<i>5,859,256</i>	<i>13,440,219</i>	<i>5,235,564</i>	<i>9,213,537</i>	<i>5,494,300</i>	<i>8,102,200</i>	<i>20,347,014</i>	<i>4,502,203</i>	<i>3,946,059</i>	<i>7,019,493</i>	<i>9,188,695</i>	<i>21,063,784</i>	<i>113,412,324</i>
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock	35	1,031					200	2,575		75			3,916
Class B preferred stock		90	85				50		25				250
Common stock	134,131	354,875	121,417	230,650	105,646	155,891	409,317	90,868	84,627	139,662	232,528	402,971	2,462,583
<i>Total</i>													
	134,166	355,996	121,502	230,650	105,646	156,141	411,892	90,868	84,727	139,662	232,528	402,971	2,466,749
Retirable value of preferred capital stock:													
Class A preferred stock	35	1,276					200	2,575		75			4,161
Class B preferred stock		115	85				50		25				275
<i>Total</i>		35	1,391	85			250	2,575		100			4,436
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	414,929	1,154,082	525,786	1,145,756	763,961	1,497,104	1,765,490	408,647	560,315	1,088,302	1,261,136	3,235,203	13,820,711

<sup>1</sup> Exclusive of 8 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

## Reserves of National Banks, Dec. 31, 1955

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
<b>Central Reserve city banks:</b>										
District No. 2-----	4,965,234	713,335	4,251,899	806,623	5,058,522	820,118	890,711	-70,593	16.21	17.61
District No. 7-----	5,487,696	821,971	4,665,725	1,044,064	5,709,789	891,851	985,348	-93,497	15.62	17.26
<b>Reserve city banks:</b>										
District No. 1-----	1,931,282	269,099	1,662,183	220,766	1,882,949	308,756	310,231	-1,475	16.40	16.48
District No. 2-----	131,829	13,342	118,487	9,809	128,296	22,665	21,818	847	17.67	17.01
District No. 3-----	1,009,828	198,076	811,752	101,390	913,142	142,479	151,185	-8,706	15.60	16.56
District No. 4-----	3,730,548	556,660	3,173,588	947,213	4,121,103	601,370	618,661	-17,291	14.59	15.01
District No. 5-----	1,560,446	251,462	1,308,984	282,319	1,591,303	255,635	249,733	5,902	16.06	15.69
District No. 6-----	2,817,189	667,836	2,149,353	441,007	2,590,360	378,387	408,934	-30,547	14.61	15.79
District No. 7-----	4,563,296	806,616	3,756,670	1,649,932	5,406,602	732,865	758,697	-25,832	13.56	14.03
District No. 8-----	1,785,159	372,129	1,413,030	253,806	1,696,836	267,324	268,536	-1,212	15.75	15.83
District No. 9-----	1,227,271	251,638	975,633	203,578	1,179,211	164,250	185,793	-21,543	13.93	15.76
District No. 10-----	3,027,349	672,856	2,354,493	394,765	2,739,258	424,483	443,047	-18,564	15.50	16.17
District No. 11-----	4,036,959	1,118,737	3,918,222	718,205	3,636,427	547,887	561,190	-13,303	15.07	15.43
District No. 12-----	9,972,709	1,326,289	8,646,420	6,667,025	15,313,445	1,855,107	1,889,707	-34,600	12.11	12.34
<b>Country banks:</b>										
District No. 1-----	2,309,562	336,563	1,972,999	822,412	2,795,411	316,657	277,880	38,777	11.33	9.94
District No. 2-----	3,626,062	461,910	3,164,152	2,490,351	5,654,503	518,821	504,216	9,18	9.82	8.92
District No. 3-----	2,000,705	272,375	1,728,330	1,585,443	3,313,773	312,157	286,672	25,485	9.42	8.65
District No. 4-----	2,348,915	320,993	2,027,922	1,331,429	3,359,351	327,160	309,922	17,238	9.74	9.23
District No. 5-----	2,285,685	333,342	1,892,343	926,730	2,819,073	279,034	273,418	5,616	9.90	9.70
District No. 6-----	3,340,151	662,264	2,677,887	899,408	3,577,295	372,726	366,317	6,409	10.42	10.24
District No. 7-----	3,958,652	600,050	3,358,592	2,157,302	5,515,894	494,826	510,896	-16,070	8.97	9.26
District No. 8-----	1,564,146	256,890	1,307,255	518,876	1,826,132	197,992	182,815	15,177	10.84	10.01
District No. 9-----	1,430,256	205,234	1,225,022	769,731	1,994,753	190,613	185,489	5,124	9.56	9.30
District No. 10-----	2,531,573	438,766	2,092,807	542,121	2,634,928	313,108	278,243	34,865	11.88	10.56
District No. 11-----	3,290,614	716,678	2,573,936	450,118	3,024,054	356,655	331,375	25,250	11.79	10.96
District No. 12-----	1,779,620	252,951	1,526,669	935,793	2,462,462	215,715	229,990	-14,275	8.76	9.34
<b>All member national banks:</b>										
District No. 1-----	4,240,844	605,662	3,635,152	1,043,173	4,678,360	625,413	588,111	37,302	13.37	12.57
District No. 2-----	8,723,125	1,188,587	7,534,538	3,306,783	10,841,321	1,361,604	1,416,745	-55,141	12.56	13.07
District No. 3-----	3,010,533	470,451	2,540,052	1,636,833	4,226,915	454,636	437,857	16,779	10.76	10.36
District No. 4-----	6,079,463	877,653	5,201,810	2,278,644	7,480,454	928,530	928,533	-53	12.41	12.41
District No. 5-----	3,846,131	644,804	3,201,327	1,209,049	4,410,376	534,669	523,151	11,518	12.12	11.86
District No. 6-----	6,157,340	1,330,100	4,827,240	1,340,415	6,167,655	751,113	775,251	-24,138	12.18	12.57
District No. 7-----	14,009,634	2,228,647	11,750,987	4,851,298	16,632,285	2,119,542	2,254,941	-135,399	12.74	13.56
District No. 8-----	3,349,305	629,019	2,720,286	802,682	3,522,968	465,316	451,351	13,965	13.21	12.81
District No. 9-----	2,657,527	456,872	2,200,655	973,309	3,173,964	354,863	371,282	-16,419	11.18	11.70
District No. 10-----	5,538,922	1,111,622	4,477,300	926,886	5,373,186	737,591	721,290	16,301	13.72	13.42
District No. 11-----	7,327,573	1,535,415	5,492,158	1,168,323	6,660,481	904,545	892,568	11,977	13.58	13.40
District No. 12-----	11,752,329	1,579,240	10,171,008	7,602,818	17,775,907	2,070,822	2,119,697	-45,875	11.65	11.92
Total, central Reserve city banks-----	10,452,930	1,535,306	8,917,624	1,850,687	10,768,311	1,711,969	1,876,059	-164,090	15.90	17.42
Total, Reserve city banks-----	35,793,855	6,504,740	29,289,115	11,909,817	41,198,932	5,701,208	5,867,532	-166,324	13.84	14.24
Total, country banks-----	30,465,941	4,918,026	25,547,915	13,429,714	38,977,629	3,895,467	3,737,236	158,231	9.99	9.59
<b>Total, all member national banks-----</b>	<b>76,712,726</b>	<b>12,958,072</b>	<b>63,754,654</b>	<b>27,190,218</b>	<b>90,944,872</b>	<b>11,308,644</b>	<b>11,480,827</b>	<b>-172,183</b>	<b>12.43</b>	<b>12.62</b>
<b>GEOGRAPHICAL SECTIONS</b>										
New England States-----	4,433,794	630,961	3,802,833	1,125,489	4,925,322	648,076	612,345	35,731	13.15	12.43
Eastern States-----	15,349,393	2,127,510	13,221,883	6,139,774	19,361,657	2,400,075	2,449,447	-49,372	12.40	12.65
Southern States-----	17,533,669	3,065,743	13,517,926	3,718,293	17,286,219	2,163,073	2,176,464	-13,391	12.51	12.59
Middle Western States-----	22,006,866	3,598,338	18,408,528	7,528,999	25,937,527	3,286,752	3,404,165	-117,413	12.67	13.12
Western States-----	5,636,675	1,056,250	4,580,395	1,074,845	5,655,240	739,846	718,709	21,137	13.08	12.71
Pacific States-----	11,749,520	1,578,812	10,171,008	7,600,284	17,771,292	2,070,432	2,119,320	-48,888	11.65	11.93
Alaska-----	2,509	428	2,081	2,534	4,615	390	377	13	8.45	8.17
Total, all member national banks-----	76,712,726	12,958,072	63,754,654	27,190,218	90,944,872	11,308,644	11,480,827	-172,183	12.43	12.62
Nonmember national banks (in possessions)-----	181,843	17,449	164,394	133,202	297,596	49,206	44,640	4,566	16.53	15.00
<b>Total, all national banks-----</b>	<b>76,894,569</b>	<b>12,975,521</b>	<b>63,919,048</b>	<b>27,323,420</b>	<b>91,242,468</b>	<b>11,357,850</b>	<b>11,525,467</b>	<b>-167,617</b>	<b>12.45</b>	<b>12.63</b>

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—20 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.<sup>4</sup> The cash in vault and reserve with approved national banking associations.

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